

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2LTCI RATE INCREASE FILING 2020/

Filing at a Glance

Company: Continental General Insurance Company
Product Name: Long Term Care
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 07/08/2020
SERFF Tr Num: GLTC-132449004
SERFF Status: Assigned
State Tr Num: GLTC-132449004
State Status: Received Review in Progress
Co Tr Num: 2LTCI RATE INCREASE FILING 2020

Implementation: On Approval
Date Requested:
Author(s): Beth Lovaas, Cameron Zima, Huyen Pham, Elizabeth Burchfield, Noah Simonson, Melissa Sample, Elizabeth O'Brien, Sean Zhou, Madison Nahrup
Reviewer(s): Jim Lavery (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:
Proposed 46% increase on 648 PA policyholders of Great American Life LTC form 2LTCIP0001.

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long Term Care
Project Name/Number: 2LTCI RATE INCREASE FILING 2020/

General Information

Project Name: 2LTCI RATE INCREASE FILING 2020
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 46%

Deemer Date:
Submitted By: Huyen Pham

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: Texas is the state of domicile
Market Type: Individual
Individual Market Type:
Filing Status Changed: 07/10/2020
State Status Changed: 07/10/2020
Created By: Huyen Pham
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

Dear Sir or Madam:

Enclosed for your review, please find copies of an Actuarial Memorandum and rate sheets in support of the current proposed increases on the above-referenced Long-Term Care Insurance products.

The base rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to inforce policies issued in this state. The above referenced policy forms are Individual Long-Term Care insurance products, which are no longer being sold.

Enclosed are any necessary certifications, transmittals, and/or filing fees as may be required by your state. I hope that with this information your approval of this filing will be forthcoming. If you have any questions or need additional information, please feel free to contact me.

Sincerely,

Elizabeth A. O'Brien, FSA, MAAA
Associate Actuary
Continental General Insurance Company

Company and Contact

Filing Contact Information

Madison Nahrup, Manager of Pricing
11001 Lakeline Blvd. Suite 120
Austin, TX 78720

Madison.Nahrup@continental-ins.com
512-969-2837 [Phone]

SERFF Tracking #: GLTC-132449004

State Tracking #: GLTC-132449004

Company Tracking #: 2LTCI RATE INCREASE FILING
2020

State: Pennsylvania

Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Long Term Care

Project Name/Number: 2LTCI RATE INCREASE FILING 2020/

Filing Company Information

Continental General Insurance
Company
11001 Lakeline Blvd
Suite 120
Austin, TX 78717
(866) 830-0607 ext. [Phone]

CoCode: 71404
Group Code: 84
Group Name:
FEIN Number: 47-0463747

State of Domicile: Texas
Company Type: Life & Health
State ID Number:

Filing Fees

Fee Required? Yes

Fee Amount: \$100.00

Retaliatory? Yes

Fee Explanation: Texas is the state of domicile. Texas filing fee is \$100.

Per Company: Yes

Company	Amount	Date Processed	Transaction #
Continental General Insurance Company	\$100.00	07/08/2020	180529630

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2LTCI RATE INCREASE FILING 2020/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	20.000%
Effective Date of Last Rate Revision:	09/03/2019
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	GLTC-131962412

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Continental General Insurance Company	46.000%	46.000%	\$816,997	648	\$1,776,082	46.000%	46.000%

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2LTCI RATE INCREASE FILING 2020/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		PA - Rate Sheets - 2LTCI	2LTCIP0001	Revised	Previous State Filing Number: GLTC-131962412 Percent Rate Change Request: 46	PA - Rate Sheets - 2LTCI.pdf,

Current Rates

Continental General Insurance Company
Individual Long Term Care Form 2LTCIP0001 (PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

<u>Issue Age</u>	<u>Benefit Period:</u>					
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	\$22	\$24	\$26	\$28	\$28	\$34
30	\$24	\$26	\$28	\$30	\$30	\$38
31	\$26	\$28	\$30	\$32	\$34	\$40
32	\$28	\$30	\$34	\$34	\$36	\$44
33	\$30	\$32	\$36	\$36	\$38	\$46
34	\$32	\$34	\$38	\$40	\$40	\$50
35	\$34	\$36	\$40	\$42	\$44	\$52
36	\$34	\$40	\$42	\$44	\$46	\$56
37	\$36	\$42	\$44	\$46	\$48	\$60
38	\$38	\$44	\$48	\$50	\$52	\$64
39	\$42	\$46	\$50	\$52	\$54	\$68
40	\$44	\$50	\$52	\$56	\$58	\$72
41	\$46	\$52	\$56	\$58	\$62	\$76
42	\$48	\$54	\$58	\$62	\$64	\$79
43	\$50	\$58	\$62	\$66	\$70	\$85
44	\$54	\$62	\$66	\$70	\$74	\$91
45	\$56	\$64	\$70	\$74	\$78	\$97
46	\$60	\$68	\$74	\$78	\$81	\$103
47	\$62	\$72	\$78	\$81	\$85	\$109
48	\$64	\$74	\$79	\$85	\$89	\$111
49	\$66	\$76	\$81	\$87	\$91	\$115
50	\$66	\$78	\$83	\$89	\$93	\$119
51	\$68	\$79	\$85	\$91	\$95	\$121
52	\$70	\$81	\$89	\$93	\$99	\$125
53	\$74	\$85	\$93	\$99	\$103	\$133
54	\$78	\$89	\$99	\$105	\$109	\$141
55	\$81	\$95	\$103	\$111	\$115	\$147
56	\$85	\$99	\$109	\$115	\$121	\$155
57	\$89	\$103	\$113	\$121	\$127	\$163
58	\$97	\$113	\$125	\$133	\$139	\$179
59	\$105	\$123	\$135	\$145	\$151	\$195
60	\$113	\$133	\$147	\$157	\$165	\$211
61	\$121	\$143	\$157	\$169	\$177	\$227
62	\$129	\$153	\$169	\$181	\$189	\$242
63	\$141	\$167	\$183	\$195	\$205	\$262
64	\$153	\$181	\$199	\$211	\$221	\$282
65	\$165	\$195	\$213	\$227	\$238	\$300
66	\$177	\$207	\$229	\$242	\$254	\$320
67	\$189	\$221	\$242	\$258	\$270	\$340
68	\$211	\$246	\$272	\$290	\$302	\$382
69	\$233	\$274	\$302	\$320	\$336	\$423
70	\$254	\$300	\$330	\$352	\$368	\$463
71	\$276	\$326	\$360	\$384	\$401	\$505
72	\$298	\$352	\$389	\$413	\$433	\$546
73	\$354	\$419	\$463	\$493	\$517	\$650
74	\$411	\$487	\$539	\$572	\$600	\$753
75	\$467	\$554	\$614	\$654	\$684	\$858
76	\$523	\$622	\$688	\$733	\$767	\$962
77	\$580	\$690	\$763	\$813	\$851	\$1,065
78	\$652	\$775	\$858	\$914	\$958	\$1,198
79	\$721	\$860	\$954	\$1,015	\$1,065	\$1,329
80	\$793	\$948	\$1,049	\$1,119	\$1,172	\$1,461
81	\$864	\$1,033	\$1,145	\$1,220	\$1,278	\$1,592
82	\$936	\$1,119	\$1,242	\$1,321	\$1,385	\$1,725
83	\$1,049	\$1,258	\$1,397	\$1,488	\$1,560	\$1,938
84	\$1,164	\$1,397	\$1,552	\$1,655	\$1,735	\$2,150
85	\$1,280	\$1,536	\$1,707	\$1,820	\$1,910	\$2,363
86	\$1,393	\$1,675	\$1,864	\$1,987	\$2,083	\$2,575
87	\$1,508	\$1,814	\$2,019	\$2,152	\$2,257	\$2,788
88	\$1,693	\$2,041	\$2,271	\$2,422	\$2,542	\$3,132
89	\$1,878	\$2,265	\$2,524	\$2,693	\$2,826	\$3,478
90	\$2,063	\$2,492	\$2,778	\$2,963	\$3,110	\$3,821
91	\$2,248	\$2,717	\$3,030	\$3,233	\$3,394	\$4,165
92	\$2,432	\$2,943	\$3,283	\$3,503	\$3,678	\$4,509
93	\$2,730	\$3,309	\$3,694	\$3,945	\$4,141	\$5,065
94	\$3,028	\$3,674	\$4,106	\$4,384	\$4,604	\$5,624
95	\$3,327	\$4,040	\$4,517	\$4,823	\$5,067	\$6,180
96	\$3,625	\$4,406	\$4,928	\$5,264	\$5,530	\$6,737
97+	\$3,923	\$4,773	\$5,340	\$5,703	\$5,993	\$7,293

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Current Rates

Continental General Insurance Company
Individual Long Term Care Form 2LTCIP0001 (PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 75% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue	Benefit Period:					
Age	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<= 29	\$24	\$26	\$28	\$30	\$30	\$38
30	\$26	\$28	\$30	\$32	\$34	\$42
31	\$28	\$30	\$32	\$34	\$36	\$46
32	\$28	\$32	\$36	\$38	\$38	\$48
33	\$30	\$34	\$38	\$40	\$42	\$52
34	\$32	\$36	\$40	\$42	\$44	\$56
35	\$34	\$38	\$42	\$44	\$46	\$58
36	\$36	\$42	\$44	\$48	\$50	\$62
37	\$38	\$44	\$46	\$50	\$52	\$66
38	\$40	\$46	\$50	\$54	\$56	\$70
39	\$42	\$48	\$54	\$56	\$60	\$76
40	\$46	\$52	\$56	\$60	\$62	\$79
41	\$48	\$54	\$60	\$64	\$66	\$83
42	\$50	\$58	\$62	\$66	\$70	\$89
43	\$54	\$62	\$68	\$72	\$74	\$95
44	\$56	\$66	\$72	\$76	\$79	\$101
45	\$60	\$68	\$76	\$79	\$83	\$107
46	\$62	\$72	\$79	\$85	\$89	\$115
47	\$66	\$76	\$83	\$89	\$93	\$121
48	\$68	\$78	\$85	\$91	\$97	\$125
49	\$68	\$79	\$87	\$93	\$99	\$129
50	\$70	\$81	\$91	\$97	\$101	\$131
51	\$72	\$83	\$93	\$99	\$105	\$135
52	\$74	\$85	\$95	\$101	\$107	\$139
53	\$78	\$91	\$101	\$107	\$113	\$147
54	\$81	\$95	\$107	\$113	\$119	\$155
55	\$85	\$101	\$111	\$119	\$125	\$163
56	\$89	\$105	\$117	\$125	\$133	\$171
57	\$93	\$111	\$123	\$131	\$139	\$179
58	\$103	\$121	\$135	\$145	\$151	\$197
59	\$111	\$133	\$147	\$157	\$165	\$213
60	\$119	\$143	\$159	\$169	\$179	\$231
61	\$129	\$153	\$171	\$183	\$191	\$248
62	\$137	\$163	\$183	\$195	\$205	\$264
63	\$149	\$179	\$197	\$211	\$223	\$286
64	\$163	\$193	\$213	\$229	\$238	\$306
65	\$175	\$207	\$229	\$244	\$256	\$328
66	\$187	\$221	\$244	\$260	\$274	\$348
67	\$199	\$234	\$260	\$276	\$290	\$370
68	\$221	\$262	\$290	\$310	\$326	\$413
69	\$244	\$290	\$322	\$344	\$360	\$457
70	\$266	\$318	\$352	\$376	\$393	\$501
71	\$290	\$346	\$384	\$409	\$429	\$544
72	\$312	\$374	\$413	\$441	\$463	\$588
73	\$372	\$443	\$493	\$527	\$552	\$698
74	\$429	\$515	\$572	\$610	\$640	\$809
75	\$489	\$584	\$650	\$696	\$727	\$918
76	\$546	\$656	\$729	\$779	\$817	\$1,027
77	\$606	\$727	\$809	\$862	\$904	\$1,139
78	\$680	\$817	\$908	\$970	\$1,017	\$1,278
79	\$753	\$906	\$1,009	\$1,077	\$1,129	\$1,415
80	\$829	\$996	\$1,111	\$1,184	\$1,242	\$1,554
81	\$902	\$1,087	\$1,210	\$1,292	\$1,355	\$1,693
82	\$976	\$1,176	\$1,312	\$1,399	\$1,467	\$1,832
83	\$1,095	\$1,321	\$1,475	\$1,572	\$1,649	\$2,055
84	\$1,214	\$1,467	\$1,635	\$1,747	\$1,832	\$2,277
85	\$1,331	\$1,612	\$1,798	\$1,920	\$2,015	\$2,500
86	\$1,451	\$1,757	\$1,961	\$2,095	\$2,198	\$2,724
87	\$1,570	\$1,902	\$2,124	\$2,267	\$2,381	\$2,947
88	\$1,763	\$2,138	\$2,389	\$2,550	\$2,677	\$3,305
89	\$1,953	\$2,373	\$2,653	\$2,832	\$2,973	\$3,664
90	\$2,144	\$2,607	\$2,917	\$3,114	\$3,269	\$4,024
91	\$2,335	\$2,842	\$3,180	\$3,394	\$3,565	\$4,382
92	\$2,528	\$3,078	\$3,444	\$3,676	\$3,861	\$4,741
93	\$2,836	\$3,458	\$3,873	\$4,133	\$4,342	\$5,318
94	\$3,144	\$3,839	\$4,300	\$4,590	\$4,821	\$5,896
95	\$3,452	\$4,219	\$4,728	\$5,047	\$5,302	\$6,474
96	\$3,760	\$4,598	\$5,155	\$5,505	\$5,783	\$7,051
97+	\$4,068	\$4,980	\$5,584	\$5,962	\$6,264	\$7,629

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Current Rates

Continental General Insurance Company
Individual Long Term Care Form 2LTCIP0001 (PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue	Benefit Period:					
<u>Age</u>	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<= 29	\$24	\$28	\$30	\$32	\$32	\$42
30	\$26	\$30	\$32	\$34	\$36	\$46
31	\$28	\$32	\$34	\$36	\$38	\$50
32	\$30	\$34	\$38	\$40	\$42	\$54
33	\$32	\$36	\$40	\$42	\$44	\$58
34	\$34	\$38	\$42	\$44	\$48	\$62
35	\$36	\$40	\$44	\$48	\$50	\$66
36	\$38	\$44	\$48	\$50	\$52	\$68
37	\$40	\$46	\$50	\$54	\$56	\$72
38	\$42	\$48	\$54	\$56	\$60	\$78
39	\$44	\$52	\$56	\$60	\$64	\$83
40	\$48	\$54	\$60	\$64	\$68	\$87
41	\$50	\$58	\$64	\$68	\$72	\$93
42	\$52	\$60	\$66	\$72	\$76	\$97
43	\$56	\$64	\$72	\$76	\$79	\$105
44	\$58	\$68	\$76	\$81	\$85	\$111
45	\$62	\$72	\$79	\$85	\$91	\$119
46	\$66	\$76	\$85	\$91	\$95	\$127
47	\$68	\$79	\$89	\$95	\$101	\$133
48	\$70	\$83	\$91	\$99	\$103	\$137
49	\$72	\$85	\$93	\$101	\$107	\$141
50	\$74	\$87	\$97	\$103	\$109	\$145
51	\$76	\$89	\$99	\$107	\$113	\$149
52	\$78	\$91	\$101	\$109	\$115	\$153
53	\$81	\$97	\$107	\$117	\$123	\$161
54	\$85	\$101	\$113	\$123	\$129	\$171
55	\$89	\$107	\$119	\$129	\$137	\$179
56	\$95	\$113	\$125	\$135	\$143	\$187
57	\$99	\$117	\$131	\$141	\$149	\$197
58	\$109	\$129	\$145	\$155	\$165	\$215
59	\$117	\$141	\$157	\$169	\$179	\$233
60	\$127	\$151	\$169	\$183	\$193	\$250
61	\$135	\$163	\$183	\$197	\$207	\$268
62	\$145	\$175	\$195	\$209	\$221	\$288
63	\$157	\$189	\$211	\$227	\$238	\$310
64	\$171	\$205	\$227	\$244	\$256	\$332
65	\$183	\$219	\$244	\$260	\$274	\$354
66	\$197	\$234	\$260	\$278	\$292	\$376
67	\$209	\$248	\$276	\$296	\$310	\$397
68	\$233	\$278	\$308	\$330	\$348	\$443
69	\$256	\$306	\$342	\$366	\$384	\$491
70	\$280	\$336	\$374	\$399	\$421	\$537
71	\$304	\$364	\$407	\$435	\$457	\$582
72	\$328	\$393	\$439	\$471	\$495	\$630
73	\$388	\$467	\$523	\$558	\$586	\$745
74	\$449	\$543	\$606	\$648	\$680	\$862
75	\$511	\$616	\$688	\$735	\$773	\$978
76	\$572	\$690	\$771	\$825	\$866	\$1,095
77	\$632	\$763	\$854	\$914	\$958	\$1,210
78	\$709	\$858	\$960	\$1,025	\$1,077	\$1,357
79	\$785	\$952	\$1,065	\$1,139	\$1,194	\$1,502
80	\$862	\$1,045	\$1,170	\$1,250	\$1,314	\$1,647
81	\$940	\$1,139	\$1,276	\$1,363	\$1,431	\$1,792
82	\$1,015	\$1,234	\$1,381	\$1,476	\$1,548	\$1,940
83	\$1,139	\$1,385	\$1,550	\$1,657	\$1,741	\$2,172
84	\$1,262	\$1,536	\$1,721	\$1,838	\$1,932	\$2,406
85	\$1,385	\$1,687	\$1,890	\$2,021	\$2,122	\$2,639
86	\$1,508	\$1,838	\$2,061	\$2,202	\$2,313	\$2,872
87	\$1,631	\$1,991	\$2,232	\$2,383	\$2,504	\$3,106
88	\$1,830	\$2,236	\$2,506	\$2,677	\$2,812	\$3,480
89	\$2,029	\$2,480	\$2,780	\$2,971	\$3,120	\$3,853
90	\$2,226	\$2,724	\$3,056	\$3,263	\$3,428	\$4,227
91	\$2,424	\$2,969	\$3,331	\$3,557	\$3,736	\$4,600
92	\$2,623	\$3,213	\$3,607	\$3,849	\$4,044	\$4,974
93	\$2,941	\$3,607	\$4,050	\$4,324	\$4,543	\$5,572
94	\$3,259	\$4,002	\$4,495	\$4,797	\$5,040	\$6,170
95	\$3,577	\$4,398	\$4,938	\$5,272	\$5,538	\$6,768
96	\$3,895	\$4,791	\$5,383	\$5,745	\$6,037	\$7,367
97+	\$4,213	\$5,187	\$5,828	\$6,218	\$6,534	\$7,967

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Current Rates

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At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 125% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue Age	Benefit Period:					
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<= 29	\$24	\$28	\$30	\$34	\$36	\$46
30	\$26	\$30	\$34	\$36	\$38	\$52
31	\$28	\$34	\$36	\$40	\$42	\$56
32	\$32	\$36	\$40	\$42	\$44	\$60
33	\$34	\$38	\$42	\$46	\$48	\$64
34	\$36	\$40	\$44	\$48	\$50	\$68
35	\$38	\$42	\$48	\$52	\$54	\$72
36	\$40	\$46	\$50	\$54	\$58	\$76
37	\$42	\$48	\$52	\$58	\$60	\$81
38	\$44	\$50	\$56	\$62	\$64	\$85
39	\$46	\$54	\$60	\$66	\$68	\$91
40	\$50	\$58	\$64	\$70	\$74	\$97
41	\$52	\$60	\$68	\$74	\$78	\$103
42	\$54	\$64	\$72	\$78	\$81	\$109
43	\$58	\$68	\$76	\$81	\$87	\$117
44	\$62	\$72	\$81	\$87	\$93	\$125
45	\$66	\$78	\$85	\$93	\$99	\$133
46	\$68	\$81	\$91	\$99	\$103	\$141
47	\$72	\$85	\$95	\$103	\$109	\$149
48	\$74	\$87	\$99	\$107	\$113	\$153
49	\$76	\$89	\$101	\$109	\$117	\$157
50	\$78	\$93	\$103	\$113	\$119	\$161
51	\$79	\$95	\$107	\$115	\$123	\$165
52	\$81	\$97	\$109	\$119	\$127	\$169
53	\$85	\$103	\$117	\$125	\$133	\$179
54	\$91	\$109	\$123	\$133	\$141	\$189
55	\$95	\$115	\$129	\$139	\$149	\$197
56	\$99	\$121	\$135	\$147	\$155	\$207
57	\$105	\$127	\$143	\$153	\$163	\$217
58	\$115	\$139	\$155	\$169	\$179	\$236
59	\$125	\$151	\$169	\$183	\$193	\$256
60	\$133	\$163	\$183	\$197	\$209	\$274
61	\$143	\$175	\$197	\$213	\$225	\$294
62	\$153	\$187	\$211	\$227	\$240	\$314
63	\$167	\$201	\$227	\$244	\$258	\$338
64	\$181	\$217	\$244	\$262	\$278	\$362
65	\$193	\$233	\$260	\$280	\$296	\$384
66	\$207	\$248	\$278	\$298	\$316	\$407
67	\$221	\$264	\$296	\$318	\$334	\$431
68	\$244	\$294	\$330	\$354	\$374	\$479
69	\$270	\$326	\$364	\$391	\$411	\$529
70	\$294	\$356	\$399	\$427	\$451	\$578
71	\$318	\$386	\$433	\$465	\$489	\$628
72	\$344	\$417	\$467	\$503	\$529	\$678
73	\$407	\$495	\$554	\$596	\$626	\$801
74	\$471	\$572	\$642	\$690	\$725	\$924
75	\$535	\$650	\$729	\$783	\$823	\$1,047
76	\$598	\$727	\$817	\$876	\$922	\$1,170
77	\$662	\$805	\$904	\$970	\$1,019	\$1,294
78	\$741	\$904	\$1,015	\$1,089	\$1,145	\$1,447
79	\$821	\$1,002	\$1,127	\$1,206	\$1,268	\$1,600
80	\$900	\$1,099	\$1,236	\$1,325	\$1,393	\$1,753
81	\$980	\$1,198	\$1,347	\$1,443	\$1,516	\$1,906
82	\$1,059	\$1,296	\$1,459	\$1,562	\$1,639	\$2,061
83	\$1,188	\$1,455	\$1,635	\$1,751	\$1,840	\$2,305
84	\$1,316	\$1,614	\$1,814	\$1,941	\$2,039	\$2,550
85	\$1,445	\$1,771	\$1,993	\$2,130	\$2,240	\$2,794
86	\$1,572	\$1,930	\$2,170	\$2,321	\$2,438	\$3,038
87	\$1,699	\$2,087	\$2,349	\$2,512	\$2,639	\$3,283
88	\$1,904	\$2,343	\$2,635	\$2,818	\$2,961	\$3,672
89	\$2,110	\$2,597	\$2,923	\$3,122	\$3,281	\$4,062
90	\$2,315	\$2,852	\$3,209	\$3,428	\$3,603	\$4,451
91	\$2,520	\$3,106	\$3,495	\$3,734	\$3,925	\$4,839
92	\$2,724	\$3,360	\$3,784	\$4,040	\$4,245	\$5,228
93	\$3,054	\$3,772	\$4,245	\$4,531	\$4,761	\$5,850
94	\$3,382	\$4,181	\$4,708	\$5,024	\$5,278	\$6,470
95	\$3,712	\$4,590	\$5,169	\$5,514	\$5,797	\$7,090
96	\$4,040	\$5,002	\$5,632	\$6,007	\$6,313	\$7,710
97+	\$4,368	\$5,411	\$6,093	\$6,498	\$6,830	\$8,332

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Current Rates

Continental General Insurance Company
Individual Long Term Care Form 2LTCIP0001 (PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 150% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue Age	Benefit Period:					
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<= 29	\$26	\$30	\$32	\$36	\$38	\$52
30	\$28	\$32	\$36	\$38	\$40	\$56
31	\$30	\$34	\$38	\$42	\$44	\$62
32	\$32	\$38	\$42	\$44	\$48	\$66
33	\$34	\$40	\$44	\$48	\$52	\$70
34	\$36	\$42	\$48	\$52	\$54	\$76
35	\$38	\$44	\$50	\$54	\$58	\$79
36	\$40	\$48	\$54	\$58	\$62	\$83
37	\$42	\$50	\$56	\$62	\$64	\$89
38	\$46	\$54	\$60	\$66	\$70	\$95
39	\$48	\$56	\$64	\$70	\$74	\$101
40	\$52	\$60	\$68	\$74	\$78	\$107
41	\$54	\$64	\$72	\$78	\$83	\$113
42	\$56	\$68	\$76	\$81	\$87	\$121
43	\$60	\$72	\$81	\$87	\$93	\$129
44	\$64	\$76	\$85	\$93	\$99	\$137
45	\$68	\$81	\$91	\$99	\$105	\$147
46	\$72	\$85	\$97	\$105	\$113	\$155
47	\$76	\$89	\$101	\$111	\$119	\$163
48	\$78	\$93	\$105	\$115	\$123	\$167
49	\$79	\$95	\$109	\$119	\$125	\$173
50	\$81	\$97	\$111	\$121	\$129	\$177
51	\$83	\$101	\$115	\$125	\$133	\$181
52	\$85	\$103	\$117	\$129	\$137	\$185
53	\$91	\$109	\$125	\$135	\$145	\$197
54	\$95	\$115	\$131	\$143	\$153	\$207
55	\$101	\$121	\$139	\$151	\$161	\$217
56	\$105	\$129	\$145	\$159	\$169	\$227
57	\$111	\$135	\$153	\$167	\$177	\$236
58	\$121	\$147	\$167	\$181	\$193	\$256
59	\$131	\$159	\$181	\$197	\$209	\$278
60	\$141	\$173	\$197	\$213	\$225	\$300
61	\$151	\$185	\$211	\$229	\$242	\$320
62	\$161	\$199	\$225	\$244	\$258	\$342
63	\$175	\$215	\$242	\$262	\$278	\$366
64	\$189	\$231	\$260	\$282	\$298	\$389
65	\$203	\$246	\$278	\$300	\$318	\$415
66	\$217	\$262	\$296	\$320	\$338	\$439
67	\$231	\$280	\$314	\$338	\$358	\$463
68	\$256	\$312	\$350	\$378	\$397	\$515
69	\$282	\$344	\$388	\$417	\$439	\$568
70	\$308	\$376	\$423	\$455	\$481	\$620
71	\$334	\$407	\$459	\$495	\$521	\$672
72	\$360	\$439	\$497	\$535	\$562	\$725
73	\$425	\$521	\$588	\$632	\$666	\$854
74	\$493	\$602	\$680	\$731	\$769	\$986
75	\$558	\$684	\$773	\$831	\$874	\$1,115
76	\$624	\$765	\$864	\$928	\$978	\$1,246
77	\$690	\$847	\$956	\$1,027	\$1,081	\$1,375
78	\$773	\$948	\$1,071	\$1,151	\$1,210	\$1,536
79	\$854	\$1,051	\$1,188	\$1,276	\$1,341	\$1,697
80	\$938	\$1,155	\$1,304	\$1,399	\$1,471	\$1,858
81	\$1,021	\$1,256	\$1,419	\$1,522	\$1,602	\$2,019
82	\$1,105	\$1,359	\$1,536	\$1,647	\$1,731	\$2,180
83	\$1,236	\$1,524	\$1,721	\$1,846	\$1,940	\$2,436
84	\$1,369	\$1,689	\$1,908	\$2,043	\$2,148	\$2,693
85	\$1,502	\$1,854	\$2,095	\$2,242	\$2,357	\$2,947
86	\$1,633	\$2,019	\$2,279	\$2,440	\$2,565	\$3,203
87	\$1,767	\$2,184	\$2,466	\$2,639	\$2,774	\$3,460
88	\$1,979	\$2,448	\$2,764	\$2,957	\$3,110	\$3,865
89	\$2,192	\$2,715	\$3,064	\$3,275	\$3,444	\$4,269
90	\$2,403	\$2,979	\$3,362	\$3,593	\$3,778	\$4,674
91	\$2,615	\$3,243	\$3,660	\$3,913	\$4,112	\$5,079
92	\$2,828	\$3,509	\$3,960	\$4,231	\$4,447	\$5,485
93	\$3,168	\$3,935	\$4,439	\$4,739	\$4,982	\$6,129
94	\$3,505	\$4,360	\$4,920	\$5,250	\$5,518	\$6,772
95	\$3,845	\$4,785	\$5,399	\$5,759	\$6,055	\$7,414
96	\$4,185	\$5,210	\$5,880	\$6,270	\$6,590	\$8,058
97+	\$4,525	\$5,636	\$6,359	\$6,780	\$7,126	\$8,700

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Proposed Rates

Continental General Insurance Company
Individual Long Term Care Form 2LTCIP0001(PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue Age	Benefit Period:					
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<= 29	\$32	\$35	\$38	\$41	\$41	\$49
30	\$35	\$38	\$41	\$44	\$44	\$55
31	\$38	\$41	\$44	\$46	\$49	\$58
32	\$41	\$44	\$49	\$49	\$52	\$64
33	\$44	\$46	\$52	\$52	\$55	\$67
34	\$46	\$49	\$55	\$58	\$58	\$73
35	\$49	\$52	\$58	\$61	\$64	\$75
36	\$49	\$58	\$61	\$64	\$67	\$81
37	\$52	\$61	\$64	\$67	\$70	\$87
38	\$55	\$64	\$70	\$73	\$75	\$93
39	\$61	\$67	\$73	\$75	\$78	\$99
40	\$64	\$73	\$75	\$81	\$84	\$104
41	\$67	\$75	\$81	\$84	\$90	\$110
42	\$70	\$78	\$84	\$90	\$93	\$116
43	\$73	\$84	\$90	\$96	\$102	\$125
44	\$78	\$90	\$96	\$102	\$107	\$133
45	\$81	\$93	\$102	\$107	\$113	\$142
46	\$87	\$99	\$107	\$113	\$119	\$151
47	\$90	\$104	\$113	\$119	\$125	\$160
48	\$93	\$107	\$116	\$125	\$131	\$162
49	\$96	\$110	\$119	\$128	\$133	\$168
50	\$96	\$113	\$122	\$131	\$136	\$174
51	\$99	\$116	\$125	\$133	\$139	\$177
52	\$102	\$119	\$131	\$136	\$145	\$183
53	\$107	\$125	\$136	\$145	\$151	\$194
54	\$113	\$131	\$145	\$154	\$160	\$206
55	\$119	\$139	\$151	\$162	\$168	\$215
56	\$125	\$145	\$160	\$168	\$177	\$226
57	\$131	\$151	\$165	\$177	\$186	\$238
58	\$142	\$165	\$183	\$194	\$203	\$261
59	\$154	\$180	\$197	\$212	\$220	\$284
60	\$165	\$194	\$215	\$229	\$241	\$308
61	\$177	\$209	\$229	\$247	\$258	\$331
62	\$189	\$223	\$247	\$264	\$276	\$354
63	\$206	\$244	\$267	\$284	\$299	\$383
64	\$223	\$264	\$290	\$308	\$322	\$412
65	\$241	\$284	\$310	\$331	\$348	\$438
66	\$258	\$302	\$334	\$354	\$371	\$467
67	\$276	\$322	\$354	\$377	\$395	\$496
68	\$308	\$360	\$397	\$424	\$441	\$557
69	\$339	\$400	\$441	\$467	\$490	\$618
70	\$371	\$438	\$482	\$514	\$537	\$676
71	\$403	\$476	\$525	\$560	\$586	\$737
72	\$435	\$514	\$569	\$603	\$632	\$798
73	\$516	\$612	\$676	\$720	\$754	\$949
74	\$601	\$711	\$786	\$836	\$876	\$1,100
75	\$682	\$809	\$897	\$955	\$998	\$1,253
76	\$763	\$908	\$1,004	\$1,071	\$1,120	\$1,404
77	\$847	\$1,007	\$1,114	\$1,187	\$1,242	\$1,555
78	\$952	\$1,132	\$1,253	\$1,335	\$1,398	\$1,749
79	\$1,053	\$1,256	\$1,393	\$1,483	\$1,555	\$1,941
80	\$1,158	\$1,384	\$1,532	\$1,633	\$1,712	\$2,132
81	\$1,262	\$1,509	\$1,671	\$1,781	\$1,866	\$2,324
82	\$1,367	\$1,633	\$1,813	\$1,929	\$2,022	\$2,518
83	\$1,532	\$1,837	\$2,040	\$2,173	\$2,278	\$2,829
84	\$1,700	\$2,040	\$2,266	\$2,417	\$2,533	\$3,139
85	\$1,868	\$2,243	\$2,492	\$2,658	\$2,788	\$3,450
86	\$2,034	\$2,446	\$2,721	\$2,901	\$3,041	\$3,760
87	\$2,202	\$2,649	\$2,948	\$3,142	\$3,296	\$4,071
88	\$2,472	\$2,980	\$3,316	\$3,537	\$3,711	\$4,572
89	\$2,742	\$3,307	\$3,685	\$3,931	\$4,126	\$5,077
90	\$3,012	\$3,638	\$4,056	\$4,326	\$4,541	\$5,579
91	\$3,281	\$3,966	\$4,425	\$4,720	\$4,955	\$6,081
92	\$3,551	\$4,297	\$4,793	\$5,115	\$5,370	\$6,583
93	\$3,986	\$4,831	\$5,394	\$5,759	\$6,046	\$7,395
94	\$4,422	\$5,365	\$5,994	\$6,400	\$6,722	\$8,211
95	\$4,857	\$5,898	\$6,595	\$7,041	\$7,398	\$9,023
96	\$5,292	\$6,432	\$7,195	\$7,686	\$8,074	\$9,835
97+	\$5,727	\$6,969	\$7,796	\$8,327	\$8,750	\$10,648

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 2LTCIP0001(PA) At-Home Advantage

**Base Premiums for: \$10/Day NH, HHC Daily Max = 75% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums ***

Issue	Benefit Period:					
Age	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<= 29	\$35	\$38	\$41	\$44	\$44	\$55
30	\$38	\$41	\$44	\$46	\$49	\$61
31	\$41	\$44	\$46	\$49	\$52	\$67
32	\$41	\$46	\$52	\$55	\$55	\$70
33	\$44	\$49	\$55	\$58	\$61	\$75
34	\$46	\$52	\$58	\$61	\$64	\$81
35	\$49	\$55	\$61	\$64	\$67	\$84
36	\$52	\$61	\$64	\$70	\$73	\$90
37	\$55	\$64	\$67	\$73	\$75	\$96
38	\$58	\$67	\$73	\$78	\$81	\$102
39	\$61	\$70	\$78	\$81	\$87	\$110
40	\$67	\$75	\$81	\$87	\$90	\$116
41	\$70	\$78	\$87	\$93	\$96	\$122
42	\$73	\$84	\$90	\$96	\$102	\$131
43	\$78	\$90	\$99	\$104	\$107	\$139
44	\$81	\$96	\$104	\$110	\$116	\$148
45	\$87	\$99	\$110	\$116	\$122	\$157
46	\$90	\$104	\$116	\$125	\$131	\$168
47	\$96	\$110	\$122	\$131	\$136	\$177
48	\$99	\$113	\$125	\$133	\$142	\$183
49	\$99	\$116	\$128	\$136	\$145	\$189
50	\$102	\$119	\$133	\$142	\$148	\$191
51	\$104	\$122	\$136	\$145	\$154	\$197
52	\$107	\$125	\$139	\$148	\$157	\$203
53	\$113	\$133	\$148	\$157	\$165	\$215
54	\$119	\$139	\$157	\$165	\$174	\$226
55	\$125	\$148	\$162	\$174	\$183	\$238
56	\$131	\$154	\$171	\$183	\$194	\$250
57	\$136	\$162	\$180	\$191	\$203	\$261
58	\$151	\$177	\$197	\$212	\$220	\$287
59	\$162	\$194	\$215	\$229	\$241	\$310
60	\$174	\$209	\$232	\$247	\$261	\$337
61	\$189	\$223	\$250	\$267	\$279	\$363
62	\$200	\$238	\$267	\$284	\$299	\$386
63	\$218	\$261	\$287	\$308	\$325	\$418
64	\$238	\$281	\$310	\$334	\$348	\$447
65	\$255	\$302	\$334	\$357	\$374	\$479
66	\$273	\$322	\$357	\$380	\$400	\$508
67	\$290	\$342	\$380	\$403	\$424	\$540
68	\$322	\$383	\$424	\$453	\$476	\$603
69	\$357	\$424	\$470	\$502	\$525	\$667
70	\$389	\$464	\$514	\$548	\$574	\$731
71	\$424	\$505	\$560	\$598	\$627	\$795
72	\$456	\$545	\$603	\$644	\$676	\$859
73	\$543	\$647	\$720	\$769	\$807	\$1,018
74	\$627	\$751	\$836	\$891	\$934	\$1,181
75	\$714	\$853	\$949	\$1,015	\$1,062	\$1,340
76	\$798	\$957	\$1,065	\$1,137	\$1,192	\$1,500
77	\$885	\$1,062	\$1,181	\$1,259	\$1,320	\$1,662
78	\$992	\$1,192	\$1,326	\$1,416	\$1,485	\$1,866
79	\$1,100	\$1,323	\$1,474	\$1,573	\$1,648	\$2,066
80	\$1,210	\$1,454	\$1,622	\$1,729	\$1,813	\$2,269
81	\$1,317	\$1,587	\$1,767	\$1,886	\$1,979	\$2,472
82	\$1,425	\$1,718	\$1,915	\$2,043	\$2,141	\$2,675
83	\$1,599	\$1,929	\$2,153	\$2,295	\$2,408	\$3,000
84	\$1,773	\$2,141	\$2,388	\$2,550	\$2,675	\$3,325
85	\$1,944	\$2,353	\$2,626	\$2,803	\$2,942	\$3,650
86	\$2,118	\$2,565	\$2,864	\$3,058	\$3,209	\$3,978
87	\$2,292	\$2,777	\$3,102	\$3,310	\$3,476	\$4,303
88	\$2,573	\$3,122	\$3,487	\$3,722	\$3,908	\$4,825
89	\$2,852	\$3,464	\$3,873	\$4,134	\$4,340	\$5,350
90	\$3,131	\$3,807	\$4,259	\$4,546	\$4,773	\$5,875
91	\$3,409	\$4,149	\$4,642	\$4,955	\$5,205	\$6,397
92	\$3,690	\$4,494	\$5,028	\$5,367	\$5,637	\$6,923
93	\$4,140	\$5,048	\$5,655	\$6,035	\$6,339	\$7,764
94	\$4,590	\$5,605	\$6,278	\$6,702	\$7,039	\$8,608
95	\$5,040	\$6,159	\$6,902	\$7,369	\$7,741	\$9,452
96	\$5,489	\$6,714	\$7,526	\$8,037	\$8,443	\$10,294
97+	\$5,939	\$7,271	\$8,153	\$8,704	\$9,145	\$11,138

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Proposed Rates

Continental General Insurance Company
Individual Long Term Care Form 2LTCIP0001(PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue Age	Benefit Period:					
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<= 29	\$35	\$41	\$44	\$46	\$46	\$61
30	\$38	\$44	\$46	\$49	\$52	\$67
31	\$41	\$46	\$49	\$52	\$55	\$73
32	\$44	\$49	\$55	\$58	\$61	\$78
33	\$46	\$52	\$58	\$61	\$64	\$84
34	\$49	\$55	\$61	\$64	\$70	\$90
35	\$52	\$58	\$64	\$70	\$73	\$96
36	\$55	\$64	\$70	\$73	\$75	\$99
37	\$58	\$67	\$73	\$78	\$81	\$104
38	\$61	\$70	\$78	\$81	\$87	\$113
39	\$64	\$75	\$81	\$87	\$93	\$122
40	\$70	\$78	\$87	\$93	\$99	\$128
41	\$73	\$84	\$93	\$99	\$104	\$136
42	\$75	\$87	\$96	\$104	\$110	\$142
43	\$81	\$93	\$104	\$110	\$116	\$154
44	\$84	\$99	\$110	\$119	\$125	\$162
45	\$90	\$104	\$116	\$125	\$133	\$174
46	\$96	\$110	\$125	\$133	\$139	\$186
47	\$99	\$116	\$131	\$139	\$148	\$194
48	\$102	\$122	\$133	\$145	\$151	\$200
49	\$104	\$125	\$136	\$148	\$157	\$206
50	\$107	\$128	\$142	\$151	\$160	\$212
51	\$110	\$131	\$145	\$157	\$165	\$218
52	\$113	\$133	\$148	\$160	\$168	\$223
53	\$119	\$142	\$157	\$171	\$180	\$235
54	\$125	\$148	\$165	\$180	\$189	\$250
55	\$131	\$157	\$174	\$189	\$200	\$261
56	\$139	\$165	\$183	\$197	\$209	\$273
57	\$145	\$171	\$191	\$206	\$218	\$287
58	\$160	\$189	\$212	\$226	\$241	\$313
59	\$171	\$206	\$229	\$247	\$261	\$339
60	\$186	\$220	\$247	\$267	\$281	\$366
61	\$197	\$238	\$267	\$287	\$302	\$392
62	\$212	\$255	\$284	\$305	\$322	\$421
63	\$229	\$276	\$308	\$331	\$348	\$453
64	\$250	\$299	\$331	\$357	\$374	\$485
65	\$267	\$319	\$357	\$380	\$400	\$516
66	\$287	\$342	\$380	\$406	\$426	\$548
67	\$305	\$363	\$403	\$432	\$453	\$580
68	\$339	\$406	\$450	\$482	\$508	\$647
69	\$374	\$447	\$499	\$534	\$560	\$717
70	\$409	\$490	\$545	\$583	\$615	\$783
71	\$444	\$531	\$595	\$635	\$667	\$850
72	\$479	\$574	\$641	\$688	\$722	\$920
73	\$566	\$682	\$763	\$815	\$856	\$1,088
74	\$656	\$792	\$885	\$946	\$992	\$1,259
75	\$746	\$899	\$1,004	\$1,073	\$1,129	\$1,427
76	\$836	\$1,007	\$1,126	\$1,204	\$1,265	\$1,599
77	\$923	\$1,114	\$1,248	\$1,335	\$1,398	\$1,767
78	\$1,036	\$1,253	\$1,401	\$1,497	\$1,573	\$1,982
79	\$1,146	\$1,390	\$1,555	\$1,662	\$1,744	\$2,193
80	\$1,259	\$1,526	\$1,709	\$1,825	\$1,918	\$2,405
81	\$1,372	\$1,662	\$1,863	\$1,990	\$2,089	\$2,617
82	\$1,483	\$1,802	\$2,016	\$2,156	\$2,260	\$2,832
83	\$1,662	\$2,022	\$2,263	\$2,420	\$2,542	\$3,171
84	\$1,842	\$2,243	\$2,513	\$2,684	\$2,820	\$3,513
85	\$2,022	\$2,463	\$2,759	\$2,951	\$3,099	\$3,853
86	\$2,202	\$2,684	\$3,009	\$3,215	\$3,377	\$4,192
87	\$2,382	\$2,907	\$3,258	\$3,479	\$3,656	\$4,535
88	\$2,672	\$3,264	\$3,659	\$3,908	\$4,105	\$5,080
89	\$2,962	\$3,621	\$4,059	\$4,337	\$4,555	\$5,626
90	\$3,249	\$3,978	\$4,462	\$4,764	\$5,005	\$6,171
91	\$3,540	\$4,335	\$4,863	\$5,193	\$5,454	\$6,717
92	\$3,830	\$4,691	\$5,266	\$5,620	\$5,904	\$7,262
93	\$4,294	\$5,266	\$5,913	\$6,313	\$6,632	\$8,135
94	\$4,758	\$5,843	\$6,563	\$7,004	\$7,358	\$9,009
95	\$5,222	\$6,421	\$7,210	\$7,697	\$8,086	\$9,882
96	\$5,687	\$6,995	\$7,860	\$8,388	\$8,814	\$10,755
97+	\$6,151	\$7,572	\$8,510	\$9,078	\$9,540	\$11,631

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Proposed Rates

Continental General Insurance Company
Individual Long Term Care Form 2LTCIP0001(PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 125% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue	Benefit Period:					
Age	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<= 29	\$35	\$41	\$44	\$49	\$52	\$67
30	\$38	\$44	\$49	\$52	\$55	\$75
31	\$41	\$49	\$52	\$58	\$61	\$81
32	\$46	\$52	\$58	\$61	\$64	\$87
33	\$49	\$55	\$61	\$67	\$70	\$93
34	\$52	\$58	\$64	\$70	\$73	\$99
35	\$55	\$61	\$70	\$75	\$78	\$104
36	\$58	\$67	\$73	\$78	\$84	\$110
37	\$61	\$70	\$75	\$84	\$87	\$119
38	\$64	\$73	\$81	\$90	\$93	\$125
39	\$67	\$78	\$87	\$96	\$99	\$133
40	\$73	\$84	\$93	\$102	\$107	\$142
41	\$75	\$87	\$99	\$107	\$113	\$151
42	\$78	\$93	\$104	\$113	\$119	\$160
43	\$84	\$99	\$110	\$119	\$128	\$171
44	\$90	\$104	\$119	\$128	\$136	\$183
45	\$96	\$113	\$125	\$136	\$145	\$194
46	\$99	\$119	\$133	\$145	\$151	\$206
47	\$104	\$125	\$139	\$151	\$160	\$218
48	\$107	\$128	\$145	\$157	\$165	\$223
49	\$110	\$131	\$148	\$160	\$171	\$229
50	\$113	\$136	\$151	\$165	\$174	\$235
51	\$116	\$139	\$157	\$168	\$180	\$241
52	\$119	\$142	\$160	\$174	\$186	\$247
53	\$125	\$151	\$171	\$183	\$194	\$261
54	\$133	\$160	\$180	\$194	\$206	\$276
55	\$139	\$168	\$189	\$203	\$218	\$287
56	\$145	\$177	\$197	\$215	\$226	\$302
57	\$154	\$186	\$209	\$223	\$238	\$316
58	\$168	\$203	\$226	\$247	\$261	\$345
59	\$183	\$220	\$247	\$267	\$281	\$374
60	\$194	\$238	\$267	\$287	\$305	\$400
61	\$209	\$255	\$287	\$310	\$328	\$429
62	\$223	\$273	\$308	\$331	\$351	\$458
63	\$244	\$293	\$331	\$357	\$377	\$493
64	\$264	\$316	\$357	\$383	\$406	\$528
65	\$281	\$339	\$380	\$409	\$432	\$560
66	\$302	\$363	\$406	\$435	\$461	\$595
67	\$322	\$386	\$432	\$464	\$487	\$630
68	\$357	\$429	\$482	\$516	\$545	\$699
69	\$395	\$476	\$531	\$572	\$601	\$772
70	\$429	\$519	\$583	\$624	\$659	\$844
71	\$464	\$563	\$632	\$679	\$714	\$917
72	\$502	\$609	\$682	\$734	\$772	\$989
73	\$595	\$722	\$809	\$870	\$914	\$1,169
74	\$688	\$836	\$937	\$1,007	\$1,059	\$1,349
75	\$780	\$949	\$1,065	\$1,143	\$1,201	\$1,529
76	\$873	\$1,062	\$1,192	\$1,279	\$1,346	\$1,709
77	\$966	\$1,175	\$1,320	\$1,416	\$1,488	\$1,889
78	\$1,082	\$1,320	\$1,483	\$1,590	\$1,671	\$2,112
79	\$1,198	\$1,462	\$1,645	\$1,761	\$1,851	\$2,336
80	\$1,314	\$1,604	\$1,805	\$1,935	\$2,034	\$2,559
81	\$1,430	\$1,749	\$1,967	\$2,106	\$2,214	\$2,782
82	\$1,546	\$1,892	\$2,130	\$2,280	\$2,394	\$3,009
83	\$1,735	\$2,124	\$2,388	\$2,556	\$2,687	\$3,366
84	\$1,921	\$2,356	\$2,649	\$2,835	\$2,977	\$3,722
85	\$2,109	\$2,585	\$2,910	\$3,110	\$3,270	\$4,079
86	\$2,295	\$2,817	\$3,168	\$3,389	\$3,560	\$4,436
87	\$2,481	\$3,046	\$3,429	\$3,667	\$3,853	\$4,793
88	\$2,779	\$3,421	\$3,847	\$4,114	\$4,323	\$5,362
89	\$3,081	\$3,792	\$4,268	\$4,558	\$4,790	\$5,930
90	\$3,380	\$4,163	\$4,686	\$5,005	\$5,260	\$6,499
91	\$3,679	\$4,535	\$5,103	\$5,452	\$5,730	\$7,065
92	\$3,978	\$4,906	\$5,524	\$5,898	\$6,197	\$7,633
93	\$4,459	\$5,507	\$6,197	\$6,615	\$6,952	\$8,541
94	\$4,938	\$6,104	\$6,873	\$7,335	\$7,706	\$9,447
95	\$5,420	\$6,702	\$7,546	\$8,051	\$8,463	\$10,352
96	\$5,898	\$7,303	\$8,222	\$8,771	\$9,217	\$11,257
97+	\$6,377	\$7,900	\$8,895	\$9,487	\$9,972	\$12,165

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Proposed Rates

Continental General Insurance Company
Individual Long Term Care Form 2LTCIP0001(PA)
At-Home Advantage
Base Premiums for: \$10/Day NH, HHC Daily Max = 150% of NH
0-Day Elimination Period
Single Standard Insured Annual Premiums *

Issue	Benefit Period:					
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<u>Age</u>						
<= 29	\$38	\$44	\$46	\$52	\$55	\$75
30	\$41	\$46	\$52	\$55	\$58	\$81
31	\$44	\$49	\$55	\$61	\$64	\$90
32	\$46	\$55	\$61	\$64	\$70	\$96
33	\$49	\$58	\$64	\$70	\$75	\$102
34	\$52	\$61	\$70	\$75	\$78	\$110
35	\$55	\$64	\$73	\$78	\$84	\$116
36	\$58	\$70	\$78	\$84	\$90	\$122
37	\$61	\$73	\$81	\$90	\$93	\$131
38	\$67	\$78	\$87	\$96	\$102	\$139
39	\$70	\$81	\$93	\$102	\$107	\$148
40	\$75	\$87	\$99	\$107	\$113	\$157
41	\$78	\$93	\$104	\$113	\$122	\$165
42	\$81	\$99	\$110	\$119	\$128	\$177
43	\$87	\$104	\$119	\$128	\$136	\$189
44	\$93	\$110	\$125	\$136	\$145	\$200
45	\$99	\$119	\$133	\$145	\$154	\$215
46	\$104	\$125	\$142	\$154	\$165	\$226
47	\$110	\$131	\$148	\$162	\$174	\$238
48	\$113	\$136	\$154	\$168	\$180	\$244
49	\$116	\$139	\$160	\$174	\$183	\$252
50	\$119	\$142	\$162	\$177	\$189	\$258
51	\$122	\$148	\$168	\$183	\$194	\$264
52	\$125	\$151	\$171	\$189	\$200	\$270
53	\$133	\$160	\$183	\$197	\$212	\$287
54	\$139	\$168	\$191	\$209	\$223	\$302
55	\$148	\$177	\$203	\$220	\$235	\$316
56	\$154	\$189	\$212	\$232	\$247	\$331
57	\$162	\$197	\$223	\$244	\$258	\$345
58	\$177	\$215	\$244	\$264	\$281	\$374
59	\$191	\$232	\$264	\$287	\$305	\$406
60	\$206	\$252	\$287	\$310	\$328	\$438
61	\$220	\$270	\$308	\$334	\$354	\$467
62	\$235	\$290	\$328	\$357	\$377	\$499
63	\$255	\$313	\$354	\$383	\$406	\$534
64	\$276	\$337	\$380	\$412	\$435	\$569
65	\$296	\$360	\$406	\$438	\$464	\$606
66	\$316	\$383	\$432	\$467	\$493	\$641
67	\$337	\$409	\$458	\$493	\$522	\$676
68	\$374	\$456	\$511	\$551	\$580	\$751
69	\$412	\$502	\$566	\$609	\$641	\$830
70	\$450	\$548	\$618	\$664	\$702	\$905
71	\$487	\$595	\$670	\$722	\$760	\$981
72	\$525	\$641	\$725	\$780	\$821	\$1,059
73	\$621	\$760	\$859	\$923	\$972	\$1,248
74	\$720	\$879	\$992	\$1,068	\$1,123	\$1,439
75	\$815	\$998	\$1,129	\$1,213	\$1,277	\$1,628
76	\$911	\$1,117	\$1,262	\$1,355	\$1,427	\$1,819
77	\$1,007	\$1,236	\$1,396	\$1,500	\$1,578	\$2,008
78	\$1,129	\$1,384	\$1,564	\$1,680	\$1,767	\$2,243
79	\$1,248	\$1,535	\$1,735	\$1,863	\$1,958	\$2,478
80	\$1,369	\$1,686	\$1,903	\$2,043	\$2,147	\$2,713
81	\$1,491	\$1,834	\$2,072	\$2,222	\$2,338	\$2,948
82	\$1,613	\$1,984	\$2,243	\$2,405	\$2,527	\$3,183
83	\$1,805	\$2,225	\$2,513	\$2,695	\$2,832	\$3,557
84	\$1,999	\$2,466	\$2,785	\$2,983	\$3,136	\$3,931
85	\$2,193	\$2,707	\$3,058	\$3,273	\$3,441	\$4,303
86	\$2,385	\$2,948	\$3,328	\$3,563	\$3,746	\$4,677
87	\$2,579	\$3,189	\$3,601	\$3,853	\$4,050	\$5,051
88	\$2,890	\$3,574	\$4,036	\$4,317	\$4,541	\$5,643
89	\$3,200	\$3,963	\$4,474	\$4,781	\$5,028	\$6,232
90	\$3,508	\$4,349	\$4,909	\$5,246	\$5,515	\$6,824
91	\$3,818	\$4,735	\$5,344	\$5,713	\$6,003	\$7,416
92	\$4,129	\$5,124	\$5,782	\$6,177	\$6,493	\$8,008
93	\$4,625	\$5,745	\$6,482	\$6,920	\$7,274	\$8,948
94	\$5,118	\$6,365	\$7,184	\$7,665	\$8,057	\$9,888
95	\$5,614	\$6,986	\$7,883	\$8,408	\$8,840	\$10,825
96	\$6,110	\$7,607	\$8,585	\$9,154	\$9,621	\$11,765
97+	\$6,606	\$8,228	\$9,284	\$9,899	\$10,404	\$12,702

*: Preferred Risk Discount of .87 or Substandard Load of 1.25 may apply. Spousal Discount of .8 on each policy applies if both spouses enroll at the same time, are both approved for coverage, and pay for their policies.

Continental General Insurance Company
Long Term Care Form 2LTCIP0001 (PA)
Factors to Apply to Base Rates to Add:

Issue Age	Compound Uncapped	Compound Capped	Simple	Cost of Living
	<u>Inflation</u> <u>2LTCIE0011</u>	<u>Inflation</u> <u>2LTCIE0019</u>	<u>Inflation</u> <u>2LTCIE0012</u>	<u>Inflation</u> <u>1LTCIE0013</u>
<= 29	3.16	1.85	1.63	1.05
30	3.12	1.85	1.62	1.05
31	3.09	1.85	1.62	1.05
32	3.05	1.85	1.62	1.05
33	3.01	1.85	1.62	1.05
34	2.98	1.85	1.62	1.05
35	2.94	1.85	1.61	1.05
36	2.91	1.85	1.61	1.05
37	2.87	1.85	1.61	1.05
38	2.84	1.85	1.61	1.05
39	2.80	1.85	1.61	1.05
40	2.77	1.85	1.60	1.05
41	2.73	1.85	1.60	1.05
42	2.70	1.85	1.60	1.05
43	2.67	1.85	1.60	1.05
44	2.64	1.85	1.60	1.05
45	2.60	1.85	1.59	1.05
46	2.57	1.85	1.59	1.05
47	2.54	1.85	1.59	1.05
48	2.51	1.85	1.59	1.05
49	2.48	1.85	1.59	1.05
50	2.46	1.85	1.58	1.05
51	2.43	1.85	1.58	1.05
52	2.40	1.85	1.58	1.05
53	2.36	1.85	1.58	1.05
54	2.32	1.85	1.58	1.05
55	2.28	1.85	1.57	1.05
56	2.24	1.85	1.57	1.05
57	2.20	1.85	1.57	1.05
58	2.15	1.84	1.57	1.05
59	2.10	1.83	1.56	1.05
60	2.06	1.82	1.56	1.05
61	2.01	1.81	1.55	1.05
62	1.96	1.80	1.55	1.05
63	1.93	1.77	1.54	1.05
64	1.90	1.74	1.53	1.05
65	1.88	1.71	1.52	1.05
66	1.85	1.68	1.52	1.05
67	1.82	1.65	1.51	1.05
68	1.79	1.63	1.51	1.05
69	1.75	1.61	1.50	1.05
70	1.72	1.59	1.50	1.05
71	1.68	1.57	1.50	1.05
72	1.65	1.55	1.50	1.05
73	1.61	1.52	1.48	1.05
74	1.57	1.49	1.46	1.05
75	1.53	1.46	1.44	1.05
76	1.49	1.43	1.42	1.05
77	1.45	1.40	1.40	1.05
78	1.43	1.37	1.38	1.05
79	1.41	1.34	1.36	1.05
80	1.39	1.31	1.34	1.05
81	1.37	1.28	1.32	1.05
82	1.35	1.25	1.30	1.05
83	1.33	1.24	1.28	1.05
84	1.31	1.22	1.27	1.05
85	1.29	1.21	1.25	1.05
86	1.27	1.20	1.23	1.05
87	1.25	1.18	1.22	1.05
88	1.23	1.17	1.20	1.05
89	1.21	1.16	1.18	1.05
90	1.19	1.14	1.17	1.05
91	1.17	1.13	1.15	1.05
92	1.15	1.12	1.13	1.05
93	1.13	1.10	1.12	1.05
94	1.11	1.09	1.10	1.05
95	1.09	1.08	1.08	1.05
96	1.07	1.06	1.07	1.05
97+	1.05	1.05	1.05	1.05

Continental General Insurance Company
Long Term Care Form 2LTCIP0001 (PA)
Payment Method Adjustment Factors

Issue Age	10-pay Factor 2LTCIE0038	Single Premium Factor 2LTCIE0037	Paid up at 65 Factor 2LTCIE0039
<= 29	3.65	31.50	1.07
30	3.57	30.84	1.11
31	3.49	30.18	1.14
32	3.42	29.52	1.17
33	3.34	28.86	1.20
34	3.27	28.20	1.23
35	3.19	27.54	1.26
36	3.11	26.89	1.29
37	3.04	26.23	1.32
38	2.97	25.64	1.36
39	2.90	25.06	1.39
40	2.84	24.47	1.43
41	2.77	23.89	1.46
42	2.70	23.30	1.50
43	2.64	22.78	1.54
44	2.58	22.26	1.58
45	2.52	21.74	1.62
46	2.46	21.22	1.66
47	2.40	20.70	1.70
48	2.36	20.24	1.74
49	2.32	19.78	1.78
50	2.28	19.32	1.82
51	2.24	18.86	1.86
52	2.20	18.40	1.90
53	2.18	18.28	2.02
54	2.16	18.16	2.14
55	2.14	18.04	2.26
56	2.12	17.92	2.38
57	2.10	17.80	2.50
58	2.04	17.24	3.04
59	1.98	16.68	3.58
60	1.92	16.12	4.12
61	1.86	15.56	4.66
62	1.80	15.00	5.20
63	1.80	14.66	9.76
64	1.80	14.32	14.32
65	1.80	13.98	
66	1.80	13.64	
67	1.80	13.30	
68	1.74	12.74	
69	1.68	12.18	
70	1.62	11.62	
71	1.56	11.06	
72	1.50	10.50	
73	1.46	10.02	
74	1.42	9.54	
75	1.38	9.06	
76	1.34	8.58	
77	1.30	8.10	
78	1.26	7.66	
79	1.22	7.22	
80	1.18	6.78	
81	1.14	6.34	
82	1.10	5.90	
83	1.10	5.46	
84+	1.10	5.02	

Continental General Insurance Company
Long Term Care Form 2LTCIP0001 (PA)

Rider to add Shared Extended Expense option (1LTCIE0015):

<u>Both spouses purchase B.P. of</u>	<u>Additional Shared Benefit Period Purchased</u>					
	<u>1-Year</u>	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>
2 years	1.15	1.20	-	-	-	-
3	1.10	1.15	1.18	-	-	-
4	1.07	1.10	1.15	1.16	-	-
5	1.06	1.08	1.10	1.13	1.15	-
6	1.03	1.06	1.08	1.10	1.11	1.12

Factors to go from 0-day Elimination period to:

20-day	0.96
60-day	0.88
90-day	0.83
180-day	0.75

Rider to add Nonforfeiture option (2LTCIE0010):

1.05

Rider to add Dual Waiver of Premium option (1LTCIE0014):

1.06

Rider to add Survivorship Waiver of Premium option (2LTCIE0026):

1.05

Rider to add Restoration of Benefits Option (2LTCIE0021):

<u>Benefit Period Purchased</u>	<u>Rider Cost Factor</u>
2 years	1.05
3 years	1.04
4 years	1.03
5 years	1.02
6 years	1.01
Lifetime	1.00

Rider to add Monthly Adjudication of Benefits Option (2LTCIE0020):

<u>Home Care % Purchased</u>	<u>Rider Cost Factor</u>
50%	1.09
75%	1.08
100%	1.06
125%	1.06
150%	1.06

SERFF Tracking #:	GLTC-132449004	State Tracking #:	GLTC-132449004	Company Tracking #:	2LTCI RATE INCREASE FILING 2020
State:	Pennsylvania	Filing Company:	Continental General Insurance Company		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Long Term Care				
Project Name/Number:	2LTCI RATE INCREASE FILING 2020/				

Supporting Document Schedules

Bypassed - Item:	Transmittal Letter (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	2LTCI Cover Letter - 2020 - PA.pdf 2LTCI Actuarial Memorandum - 2020 - PA.pdf 2LTCI Appendices - 2020 - PA.pdf Generic RINC Letter - 1LTC, 2LTC 2020.pdf Managing Long-Term Care Risk - 2020.01.pdf 2LTCI Exhibits - PA.xlsx 2LTCI Exhibits - 2020 - PA.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care		
Project Name/Number:	2LTCI RATE INCREASE FILING 2020/		

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Reserve Calculation (A&H)
Comments:	Please see Section 13 of the Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

SERFF Tracking #:	GLTC-132449004	State Tracking #:	GLTC-132449004	Company Tracking #:	2LTCI RATE INCREASE FILING 2020
<hr/>					
State:	Pennsylvania			Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	Long Term Care				
Project Name/Number:	2LTCI RATE INCREASE FILING 2020/				

Attachment 2LTCI Exhibits - PA.xlsx is not a PDF document and cannot be reproduced here.



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July 8, 2020

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Forms: 2LTCIP0001
SERFF Tracking Number: GLTC-132449004

Dear Sir or Madam:

Enclosed for your review, please find copies of an Actuarial Memorandum and rate sheets in support of the current proposed increases on the above-referenced Long-Term Care Insurance products.

The base rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to inforce policies issued in this state. The above referenced policy forms are Individual Long-Term Care insurance products, which are no longer being sold.

Enclosed are any necessary certifications, transmittals, and/or filing fees as may be required by your state. I hope that with this information your approval of this filing will be forthcoming. If you have any questions or need additional information, please feel free to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read 'Elizabeth A. O'Brien', is written over a horizontal line.

Elizabeth A. O'Brien, FSA, MAAA
Associate Actuary
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
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PA

Long-term care administrator for:
Great American Life Insurance Company®
Loyal American Life Insurance Company®

Continental General Insurance Company

P.O. Box 203098
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**Actuarial Memorandum Supporting Rate Revisions for
Long Term Care Insurance Base Policy Forms and Riders Associated with
2LTCIP0001**

1 SCOPE AND PURPOSE

The purpose of this memorandum is to provide actuarial information supporting a rate revision to the Base Policy Forms and Riders of the Continental General Insurance Company (the Company) long-term care (LTC) policy form referenced above.

These policies were originally sold under the name Great American Life Insurance Company (GALIC). Virtually all of the GALIC policies have been novated into United Teacher Associates (UTA), and the remaining GALIC policies are 100% ceded to UTA. All policies issued in Florida are 100% ceded to GALIC and therefore are excluded from this analysis. Effective December 31, 2016, UTA (inactive NAIC No: 63479) merged into Continental General Insurance Company (active NAIC No: 71404).

Some riders may not be available in all states. The issue date range associated with premium-paying lives in this state is shown in Appendix A.

These forms are no longer being marketed in any state and the Company is no longer selling any new Long-Term Care Insurance.

The Company is requesting an 46% rate increase in your state at this time. While the Company intends to implement the full requested rate increase at one time, we are open to discussions with the state regarding alternative implementation options, such as an actuarially equivalent series of rate increases.

This rate filing is not intended to be used for other purposes.

The body of this actuarial memorandum was written to apply to each state where these products were issued. Any reference to information that is specific to a particular state is included in Appendix A.

Please refer to Section 21 for a description of the information contained in each Appendix.

2 POLICYHOLDER OPTIONS TO MITIGATE IMPACT OF PREMIUM RATE INCREASE

Optional Policyholder offers to Reduce Benefits

The Company will give policyholders Benefit Reduction Offers to help mitigate the impact to policyholders of the premium rate increase on the base policy and riders. The Benefit Reduction Offers will allow the policyholder to:

1. Lower their lifetime maximum benefit,
2. Lower their daily benefit, or
3. Increase their elimination period.

Non-forfeiture Offers

In addition, the Company will give the policyholder the option to accept a shortened benefit period. Acceptance of the non-forfeiture benefit will provide the policyholder with a paid-up policy, with no future premiums required. Under this paid-up policy, the maximum benefit amount is equal to the greater of the sum of premiums paid or 30 times their daily benefit, and the daily benefit amount is equal to the policyholder's current daily benefit amount. This non-forfeiture benefit shall not exceed the policyholder's remaining unused Maximum Lifetime Benefit at the time of conversion. Upon acceptance of this offer, an endorsement reflecting the non-forfeiture benefit will be sent to the policyholder. This offer will be made to all policyholders.

If applicable, for policyholders with active Limited Pay policy provisions, the Company will additionally provide policyholders an opportunity to elect a reduced paid-up policy in accordance with state regulatory requirements.

3 PREMIUM RATE INCREASE JUSTIFICATION

This rate revision is necessary because the current best estimate projections of the nationwide lifetime loss ratios are in excess of expected. Policies were issued nationwide under both loss ratio requirements and under rate stabilization requirements established in the 2000 LTC NAIC Model Regulation.

The lifetime loss ratios anticipated at the time of original pricing for these policy forms is 69.0%. This loss ratio has been stated based on the original pricing interest rate of 5.5%. Based on available documentation, the pricing loss ratio stated below is conservatively assumed to be representative of best estimate expectations.

For policies issued under loss ratio requirements, the lifetime loss ratio that these products were initially priced to has been exceeded. For policies issued under rate stabilization requirements, the margin for moderately adverse deviation built into the rates at the time of original pricing was a 10% deviation in the lifetime loss ratio, when compared to originally expected. This margin has been exceeded.

Consistent with the discussions and final document produced by the NAIC Pricing Subgroup's ("Long-term Care Insurance Approaches to Reviewing Premium Rate Increases"), the Company is providing analysis based on the modified prospective present value approach to determine the level of rate increase requested. This modified approach recognizes that past premium rate increases were not adequate and relies on the original pricing assumptions to catch-up on past premium rate increases.

The cumulative rate increase indicated by the modified prospective present value formula is calculated as:

$$\text{Cumulative rate increase \%} = \frac{\Delta PV(\text{future incurred claims}) - (0.58)\Delta PV(\text{future earned premiums})}{(0.85)PV_{\text{current}}(\text{future earned premiums})}$$

The ΔPV indicates the change in present value due to the change in actuarial assumptions between original assumptions and current moderately adverse assumptions. The formula is applied to nationwide experience that has been restated to the original rate level. Please note that experience associated with lives that are currently in a paid-up status has been excluded from the calculation.

Moderately adverse assumptions are defined as best estimate assumptions as described in Section 10, plus a 10% load to future incurred claims.

State-specific justified rate increases are calculated to achieve equity across states with respect to the total amount of rate increases that will have been implemented in each state. In order to calculate the rate increase needed for this state specifically, the following formula was used:

$$\frac{1 + \text{Cumulative Rate Increase}}{1 + \text{State Specific Cumulative Rate Increase to Date}} - 1$$

4 DESCRIPTION OF BENEFITS

Appendix B contains a brief summary of the benefits contained in these base forms and associated riders. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

5 RENEWABILITY CLAUSE

All products are Guaranteed Renewable, Individual Long-Term Care policies.

6 MARKETING METHOD

All forms were marketed to individuals by licensed agents. These products are not currently being marketed.

7 APPLICABILITY

The revised rates contained in this memorandum will be applicable to all renewals of the policy form and riders described in Section 1 as well as all future periodic inflation protection offers. The current and revised premium rate schedules are attached. The rate revision will be applied as a consistent percentage to all premium classes. The modal premium factors will remain unchanged from the current factors.

8 PROPOSED EFFECTIVE DATE

Policyholder notification of the rate increases will begin as soon as possible subject to state insurance department approval with the additional condition that no policyholder will receive the rate increases sooner than one year after receiving a previous rate increase.

9 UNDERWRITING

Most policies subject to this rate revision were subject to full medical underwriting in accordance with Company standards in place at the time of issue. The underwriting standards used were taken into consideration when projecting future experience.

10 ACTUARIAL ASSUMPTIONS

The actuarial assumptions used to project the future premiums and claims are described in this section. Appendix D provides further details of the experience studies conducted that were used to develop the

actuarial assumptions. These base assumptions are the same as the assumptions being used in the Company's internal cash flow testing.

A Morbidity

The morbidity assumptions are based on a combination of the Company's historical claim experience on these forms from 2006 through 6/30/2018, the Milliman 2017 Long-Term Care Guidelines (Guidelines) and judgment. The claim cost assumptions reflect the Company's current best estimate of future morbidity. In setting the morbidity assumptions, the policy design, underwriting and claim adjudication practices have been taken into consideration. The baseline assumptions do not include any adverse selection resulting from the rate increase, loads for moderately adverse experience, or future morbidity improvement.

B Mortality

The best estimate future mortality assumption is 100% of the Individual Annuity Mortality (IAM) 2012 Base table with mortality steepening factors, selection factors, and other attained age adjustments.

C Voluntary Lapse

The voluntary lapse assumptions were developed from a policy persistency study conducted on the Company's experience on these forms and judgment. Lapse rates are combined with mortality rates and benefit exhaust rates to derive the total termination rate. We assumed all remaining policies would terminate at attained age 120. The lapse assumptions represent the best estimate expectations of future experience and do not include any provisions for adverse experience. Voluntary lapse rates vary by marital status and inflation versus non-inflation.

The table below shows the detailed voluntary lapse assumptions for the applicable projected policy durations.

Voluntary Lapse Rate				
	Married		Single	
Duration	Inflation	Non-Inflation	Inflation	Non-Inflation
9	0.93%	1.21%	1.48%	3.68%
10	0.62%	0.87%	1.48%	2.92%
11	0.52%	0.72%	1.33%	2.54%
12	0.52%	0.72%	1.17%	2.35%
13	0.41%	0.58%	1.02%	2.03%
14	0.36%	0.48%	0.87%	1.78%
15+	0.31%	0.39%	0.77%	1.46%

Additional multiplier to apply to Lapse Rates for Gender	
Gender	Multiplier
Female	82.5%
Male	140.0%

For limited pay policies, voluntary lapse rates were assumed to be zero after the premium payment period.

Voluntary lapse assumptions include an NFO conversion rate which is calculated as 19% of the requested rate increase, capped at 19%.

D Interest Rate

The supporting exhibits use the average maximum valuation interest rate of 4.3% to calculate the lifetime loss ratio.

E Expenses

The need for a rate increase is based on the modified prospective present value formula. Expenses are not accounted for in the modified prospective present value formula and therefore are not used as justification for the rate increase. As such, expenses are not being projected and are not included in this filing.

11 ISSUE AGE RANGE

These products were available for issue ages 18 to 84. Premiums are based on issue age.

12 AREA FACTORS

The Company did not use area factors within the state in the premium scale for these products.

13 CLAIM LIABILITY AND RESERVE

Claim reserves were calculated using appropriate actuarial methods for Incurred But Not Reported reserves (IBNR) and using continuance curves validated for the Company's experience for open claims on a disabled life basis. The claim reserves were discounted to the incurred date for each claim and have been included in the historical incurred claims.

14 ACTIVE LIFE RESERVES

Incurred claims are calculated without the impact of the change in active life reserves.

15 DISTRIBUTION OF BUSINESS

The historical experience reflects the actual distribution of policies during the experience period. The projected future experience is based on a seriatim projection of the current inforce policies. See Appendix C for the distribution of the inforce policies by key demographic and benefit characteristics.

16 NUMBER OF POLICYHOLDERS

Please refer to Appendix A for the current number of premium-paying policyholders as of 9/30/2019 in this state.

17 AVERAGE ANNUAL PREMIUM

The average annual premium for these products both prior to the impact of the requested rate increase, and after, is indicated in Appendix A.

18 HISTORY OF RATE ADJUSTMENTS

Please refer to Appendix A for the history of rate adjustments on these products in this state.

19 EXPERIENCE – PAST AND FUTURE

Nationwide historical experience since inception by issue year within calendar year for these policy forms and riders as of 9/30/2019 is contained in Exhibit 2a. Experience for loss years 2019 and prior are developed through 9/30/2019. In these exhibits, please note that the paid claims have been discounted with interest from the claim payment date back to the incurred date of the claim.

Historical nationwide experience for all policies issued under these products is contained in Exhibit 3a. The nationwide historical and projected experience adjusted to reflect the state's specific rate increase history, both with and without the impact of the requested rate increase, is also contained in Exhibit 3a. Projected experience utilizes best estimate assumptions.

Historical nationwide experience for policies in premium-paying status is contained in Exhibit 3b. The nationwide historical and projected experience adjusted to reflect the state's specific rate increase history, both with and without the impact of the requested rate increase, is also contained in Exhibit 3b. Projected experience utilizes best estimate assumptions.

In developing the projected future experience with the rate increase, an implementation date of 4/1/2021 was assumed.

20 RELATIONSHIP OF RENEWAL PREMIUM TO NEW BUSINESS PREMIUM

The Company is no longer selling any new Long-Term Care business. Therefore, the comparison of renewal premium rates after the rate increase to the Company's current new business premium rate schedule is not applicable.

21 SUMMARY OF APPENDICES

Appendix A contains information that is specific to the state in which this filing is made, such as the average annual premium, the number of policyholders inforce, etc. Similar information for nationwide is also contained in this Appendix.

Appendix B contains a summary of the benefits included under each policy form grouping.

Appendix C contains a summary of the demographic distributions of the inforce policies as of 9/30/2019.

Appendix D contains a detailed summary of the development of the projection assumptions.

Appendix E contains a comparison of the actual total termination rates to both the original pricing assumptions and current assumptions.

22 SUMMARY OF EXHIBITS

Exhibit 1 contains the breakdown of policy counts, annualized premium, and average premium for all inforce policies by state under each product grouping as of the inforce date.

Exhibit 2a contains the historical nationwide lifetime experience for all policies issued under these products by issue year within calendar year.

Exhibit 2b contains the historical state-specific lifetime experience for all policies issued under these products by issue year within calendar year.

Exhibit 3a contains historical and projected nationwide experience for all policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3b contains historical and projected nationwide experience for premium-paying policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 4a contains historical and projected state-specific experience for all policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 4b contains historical and projected state-specific experience for premium-paying policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 5 contains nationwide experience for premium-paying policies, restated to the original rate level, using original assumptions and current moderately adverse assumptions.

Exhibit 6 contains the number of premium paying policyholders that will become eligible for the contingent benefit upon lapse (CBUL) at the state-specific level.

Exhibit 7 contains a state-by-state summary of the status of this rate filing.

Exhibit 8 demonstrates the lifetime loss ratios if all premiums are restated since inception to the current Pennsylvania rate levels. Waiver of premium and return of premium benefits are included in the incurred claims and the associated premium is included in earned premium.

23 ELIGIBILITY FOR CONTINGENT BENEFIT UPON LAPSE

Exhibit 6 has been provided to demonstrate the number of premium paying policyholders that will become eligible for the contingent benefit upon lapse (CBUL). Policyholders are defined as being eligible given they are governed by rate stability regulations and they have surpassed the cumulative rate increase threshold given this request.

Given that policyholders in this state will become eligible for the CBUL, the attached document (Managing Long Term Care Risk - 2020), provided by the Company's Chief Operating Officer, provides a demonstration that the Company has appropriate policy administration and claim processing procedures in place to assure our policyholders' long-term care claims are paid according to the provisions of our contracts.

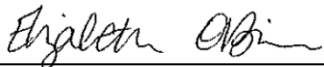
24 ACTUARIAL CERTIFICATION

In performing the analysis, preparing this filing, and rendering the actuarial opinion below, I relied upon other actuaries for experience analysis used to develop baseline actuarial assumptions related to morbidity and persistency. I reviewed the analysis for reasonableness and consistency, but I did not perform a detailed audit. The assumptions are appropriate for the purpose used.

To the best of my knowledge and judgment this rate filing is in compliance with the applicable laws and regulations of this state as they relate to premium rate developments and revisions. This memorandum complies with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8 "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits," No. 18 "Long-Term Care Insurance," and No. 23 "Data Quality."

I have reviewed and taken into consideration the policy design and coverage provided, and the Company's original underwriting and claims adjudication processes.

In my opinion, the rates are not excessive or unfairly discriminatory, and the benefits are reasonable in relation to the premiums. The anticipated lifetime loss ratio exceeds the applicable required loss ratio. If the requested increase is implemented and the underlying moderately adverse assumptions are realized, no further premium rate schedule increases are anticipated at this time. The Company will continue to monitor experience and reserves the right to take additional rate action if necessary.



Elizabeth A. O'Brien, FSA, MAAA
Associate Actuary
Continental General Insurance Company
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Austin, Texas 78717

Appendix A
Continental General Insurance Company
2LTCIP0001

Pennsylvania

Requested Rate Increase = 46%

Issue Date Range (Section 1 in Actuarial Memorandum)

Pennsylvania	4/1/2004	to	4/1/2007
Nationwide	5/20/2003	to	12/1/2009

Rate Stabilization Date for Pennsylvania 9/16/2002

Number of Premium-Paying Policyholders and Annualized Premium as of September 30, 2019

Number of premium-paying lives in Pennsylvania	
Issued prior to Rate Stabilization	0
Issued on or after Rate Stabilization	648
Average issue age	57

	Policies	Premium
Pennsylvania	648	\$ 1,476,924
Nationwide	4,936	\$ 9,780,164

Average Annual Premium (Section 17 in Actuarial Memorandum)

The average annual premium for this form and associated riders, prior to the current rate increase and assuming full implementation of all previously approved rate increases, is:

Pennsylvania	2,741
Nationwide	2,133

The average annual premium for this form and associated riders in Pennsylvania, including the impact of the requested rate increase, is: 4,002

Rate Increase History (Section 18 in Actuarial Memorandum)

Approved Rate Changes include: 15% in 2014, 20% in 2016, 20% in 2018, 20% in 2019.

Lifetime Loss Ratio - Exhibit 3a

The Lifetime Loss Ratio without the requested rate increase is:	92.3%
The Lifetime Loss Ratio with the requested rate increase is:	80.3%

Appendix B
Continental General Insurance Company
Description of Benefits

A brief summary of the benefits contained in the base forms and associated riders is provided below. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

Policy Form 2LTCIP0001

This policy is a comprehensive Long-Term Care policy covering nursing home care and home health care.

The elimination period could be chosen as 0, 20, 60, 90 or 180 calendar days. The benefit period is administered on a "pool of money" basis, where the pool of money is calculated as the nursing home daily maximum times 365 times 2, 3, 4, 5, 6, or unlimited. The nursing home daily maximum was available in multiples of \$10 (minimum of \$50). Home health care is covered, with daily maximum options of 50%, 75%, 100%, 125% or 150% of the nursing home daily maximum. Actual expenses are reimbursed, up to the daily maximum.

Benefits are payable when the insured becomes disabled in two out of six Activities of Daily Living (ADLs) for 90 days, or when he or she becomes cognitively impaired.

An insured who qualifies for benefits will be eligible to receive all long term care services that are included in the Plan of Care and covered under the policy. This could include nursing home care or assisted living facility care. A 21-day per year bed reservation benefit could be included in the Plan of Care under the base policy. The Plan of Care could also include home health care, adult day care, up to 30 days per year of respite care, or up to 5 times the daily maximum in informal caregiver training (one time only). Other alternate services could be included, if agreed to by all parties. Also, upon approval of the Care Advisor, the policy will cover home health care services provided by an independent caregiver who is properly certified, does not live with the insured, is not a member of the insured's immediate family, and would normally charge for the care.

In the first 30 calendar days after the elimination period is satisfied, the home care daily maximums are doubled.

After covered care has been provided for 90 days, premiums on the policy are waived for the remainder of the claim period.

Policy form 2LTCIP0001 also provides for a home medical technology benefit, paying a monthly amount equal to the home care daily maximum for rental or lease of medical monitoring, diagnostic, or medication compliance equipment that is recommended by the Care Advisor.

If the insured does not elect rider 2LTCIE0010, then a contingent non-forfeiture benefit is automatically applied. This benefit will provide that, should the insured ever receive a substantial rate increase on his policy, he will be given the option of reducing his benefits or converting his coverage to paid-up status, with a shortened benefit period defined the same as on rider 2LTCIE0010 (except that the 3-year waiting period does not apply).

All benefits are subject to the daily maximums, the total benefit allowance, and the elimination period (except that the latter does not apply to the respite benefit, the care advisory services, or the caregiver training benefit).

Appendix B
Continental General Insurance Company
Description of Benefits

Several optional riders were available for these policies:

- Rider 2LTCIE0011 – Compound Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5%, compounded annually, on each policy anniversary.
- Rider 2LTCIE0012 – Simple Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5% of the original amounts, on each policy anniversary.
- Rider 2LTCIE0019 – Capped Compound Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5% compounded annually, on each policy anniversary, until the daily and lifetime maximums reach two times their original levels.
- Rider 2LTCIE0020 – Monthly Benefit Rider: Changes the daily maximum to a monthly maximum, where the monthly maximum is calculated as the daily maximum times 30.
- Rider 2LTCIE0021 – Restoration Rider: The pool of money is restored to its original level if the insured is claim-free and returns to normal activities for at least 6 months.
- Rider 2LTCIE0026 – Survivor Rider: The premiums for a surviving spouse are waived if death occurs after both spouses have had this coverage continuously inforce for 10 or more years.
- Rider 2LTCIE0029 – Return of Premium Rider: Returns a specified percentage of the cumulative premiums paid, less claims, to the insured's estate, if death occurs before age 75. The percentage of premiums returned is 100% for deaths occurring through age 65; the percentage then grades down by 10% per year, to 0% for ages 75+.
- Rider 2LTCIE0010 – Non-forfeiture Benefit: After 3 years inforce, an insured may lapse with a reduced lifetime benefit, but unreduced daily benefit inforce. The amount of the reduced lifetime benefit is the greater of 30 times the nursing home daily maximum inforce on the date of lapse, and the numerical sum of the premiums paid while the policy was inforce.
- Rider 1LTCIE0013 – Cost of Living Increase: Gives the insured the option of increasing benefits at scheduled intervals, with the increase amounts based on the change in the CPI. The incremental benefits will be subject to an additional premium, based on the insureds attained age.
- Rider 1LTCIE0014 – Dual Waiver of Premium: Waives the premium for a covered spouse when the other spouse's premium is waived due to claim.
- Rider 1LTCIE0015 – Shared Extended Expense: An additional pool of money, less than or equal to the original pool of money, can be purchased by both spouses for them to share, should one (or both) of them reach his or her lifetime maximum.
- Rider 2LTCIE0037 – Single Pay Rider: Allows the policyholder to pay for coverage for his entire lifetime with one single premium payment.
- Rider 2LTCIE0038 – 10-Pay Rider: Allows the policyholder to pay for coverage for his entire lifetime over a 10-year period.
- Rider 2LTCIE0039 – Paid up at 65 Rider: Allows the policyholder to pay for coverage for his entire lifetime with premium payments that end at age 65.

Continental General Insurance Company
Appendix C
Policy Forms: 2LTCP0001
Distribution of Inforce Business as of 9/30/2019

Nationwide Excluding FL

Issue Year	Count	% of Count	Premium	% of Premium
2003	109	1.8%	153,463	1.6%
2004	1,070	17.7%	1,511,459	15.5%
2005	2,747	45.4%	4,405,604	45.0%
2006	1,860	30.7%	3,226,147	33.0%
2007	171	2.8%	290,401	3.0%
2008	51	0.8%	93,718	1.0%
2009	45	0.7%	99,372	1.0%
Total	6,053	100.0%	9,780,164	100.0%

Issue Age	Count	% of Count	Premium	% of Premium
<45	673	11.1%	390,825	4.0%
45 - 49	460	7.6%	446,279	4.6%
50 - 54	1,000	16.5%	1,131,921	11.6%
55 - 59	1,606	26.5%	2,500,538	25.6%
60 - 64	1,272	21.0%	2,530,107	25.9%
65 - 69	724	12.0%	1,822,679	18.6%
70 - 74	264	4.4%	765,834	7.8%
75 - 79	48	0.8%	184,180	1.9%
>80	6	0.1%	7,802	0.1%
Total	6,053	100.0%	9,780,164	100.0%

Attained Age	Count	% of Count	Premium	% of Premium
<45	147	2.4%	51,673	0.5%
45 - 49	143	2.4%	63,871	0.7%
50 - 54	181	3.0%	110,676	1.1%
55 - 59	295	4.9%	245,487	2.5%
60 - 64	589	9.7%	591,932	6.1%
65 - 69	1,205	19.9%	1,552,861	15.9%
70 - 74	1,563	25.8%	2,567,073	26.2%
75 - 79	1,154	19.1%	2,436,952	24.9%
>80	776	12.8%	2,159,638	22.1%
Total	6,053	100.0%	9,780,164	100.0%

Gender	Count	% of Count	Premium	% of Premium
Female	3,579	59.1%	5,869,846	60.0%
Male	2,474	40.9%	3,910,318	40.0%
Total	6,053	100.0%	9,780,164	100.0%

Inflation Options	Count	% of Count	Premium	% of Premium
COLI - Cost of Living Increase	209	3.5%	412,666	4.2%
Compound 5%	1,529	25.3%	3,278,888	33.5%
None	1,518	25.1%	1,549,370	15.8%
Simple 5%	2,748	45.4%	4,453,174	45.5%
Over Age 65 when Issued 2X cap	7	0.1%	23,276	0.2%
Under Age 65 when Issued 2X cap	42	0.7%	62,790	0.6%
Total	6,053	100.0%	9,780,164	100.0%

Limited Payment Options	Count	% of Count	Premium	% of Premium
10 Pay	421	7.0%	-	0.0%
PU at 65	180	3.0%	171,367	1.8%
Single	97	1.6%	-	0.0%
CNFO	547	9.0%	-	0.0%
Lifetime	4,808	79.4%	9,608,798	98.2%
Total	6,053	100.0%	9,780,164	100.0%

Elimination Period Days	Count	% of Count	Premium	% of Premium
0	1,143	18.9%	1,875,494	19.2%
20	844	13.9%	1,372,561	14.0%
60	1,191	19.7%	1,887,787	19.3%
90	2,746	45.4%	4,448,932	45.5%
180	129	2.1%	195,390	2.0%
Total	6,053	100.0%	9,780,164	100.0%

Benefit Period	Count	% of Count	Premium	% of Premium
< 1 year	538	8.9%	-	0.0%
1 - 2 years	9	0.1%	-	0.0%
2 - 3 years	288	4.8%	474,396	4.9%
3 - 4 years	1,067	17.6%	1,821,898	18.6%
4 - 5 years	766	12.7%	1,245,069	12.7%
5 - 6 years	972	16.1%	1,682,411	17.2%
6 - 7 years	615	10.2%	995,214	10.2%
Lifetime	1,798	29.7%	3,561,176	36.4%
Total	6,053	100.0%	9,780,164	100.0%

Pennsylvania

Issue Year	Count	% of Count	Premium	% of Premium
2003	2	0.3%	-	0.0%
2004	14	1.8%	35,142	2.4%
2005	424	53.4%	730,605	49.5%
2006	301	37.9%	625,787	42.4%
2007	53	6.7%	85,390	5.8%
2008	-	0.0%	-	0.0%
2009	-	0.0%	-	0.0%
Total	794	100.0%	1,476,924	100.0%

Issue Age	Count	% of Count	Premium	% of Premium
<45	89	11.2%	57,372	3.9%
45 - 49	52	6.5%	58,479	4.0%
50 - 54	105	13.2%	146,665	9.9%
55 - 59	260	32.7%	493,165	33.4%
60 - 64	173	21.8%	387,321	26.2%
65 - 69	81	10.2%	230,471	15.6%
70 - 74	25	3.1%	66,855	4.5%
75 - 79	7	0.9%	31,708	2.1%
>80	2	0.3%	4,888	0.3%
Total	794	100.0%	1,476,924	100.0%

Attained Age	Count	% of Count	Premium	% of Premium
<45	27	3.4%	9,977	0.7%
45 - 49	17	2.1%	8,139	0.6%
50 - 54	17	2.1%	12,844	0.9%
55 - 59	47	5.9%	46,540	3.2%
60 - 64	49	6.2%	60,853	4.1%
65 - 69	159	20.0%	248,418	16.8%
70 - 74	254	32.0%	497,508	33.7%
75 - 79	151	19.0%	374,204	25.3%
>80	73	9.2%	218,441	14.8%
Total	794	100.0%	1,476,924	100.0%

Gender	Count	% of Count	Premium	% of Premium
Female	458	57.7%	861,553	58.3%
Male	336	42.3%	615,371	41.7%
Total	794	100.0%	1,476,924	100.0%

Inflation Options	Count	% of Count	Premium	% of Premium
COLI - Cost of Living Increase	9	1.1%	22,071	1.5%
Compound 5%	233	29.3%	532,220	36.0%
None	126	15.9%	73,548	5.0%
Simple 5%	422	53.1%	839,292	56.8%
Over Age 65 when Issued 2X cap	1	0.1%	4,255	0.3%
Under Age 65 when Issued 2X cap	3	0.4%	5,536	0.4%
Total	794	100.0%	1,476,924	100.0%

Limited Payment Options	Count	% of Count	Premium	% of Premium
10 Pay	40	5.0%	-	0.0%
PU at 65	20	2.5%	19,296	1.3%
Single	10	1.3%	-	0.0%
CNFO	94	11.8%	-	0.0%
Lifetime	630	79.3%	1,457,628	98.7%
Total	794	100.0%	1,476,924	100.0%

Elimination Period Days	Count	% of Count	Premium	% of Premium
0	308	38.8%	691,143	46.8%
20	53	6.7%	86,023	5.8%
60	123	15.5%	174,796	11.8%
90	293	36.9%	499,693	33.8%
180	17	2.1%	25,269	1.7%
Total	794	100.0%	1,476,924	100.0%

Benefit Period	Count	% of Count	Premium	% of Premium
< 1 year	93	11.7%	-	0.0%
1 - 2 years	1	0.1%	-	0.0%
2 - 3 years	101	12.7%	181,751	12.3%
3 - 4 years	215	27.1%	377,602	25.6%
4 - 5 years	124	15.6%	240,710	16.3%
5 - 6 years	101	12.7%	234,017	15.8%
6 - 7 years	48	6.0%	115,575	7.8%
Lifetime	111	14.0%	327,269	22.2%
Total	794	100.0%	1,476,924	100.0%

Continental General Insurance Company
Appendix C
Policy Forms: 2LTCP0001
Distribution of Inforce Business as of 9/30/2019

Nationwide Excluding FL

Marital Status	Count	% of Count	Premium	% of Premium
Single	1,693	28.0%	3,245,450	33.2%
Married	4,360	72.0%	6,534,715	66.8%
Total	6,053	100.0%	9,780,164	100.0%

HHC Percent	Count	% of Count	Premium	% of Premium
0.5-0.75	271	4.5%	439,972	4.5%
0.75-1	286	4.7%	385,299	3.9%
1-1.25	5,253	86.8%	8,396,046	85.8%
1.25-1.5	64	1.1%	129,366	1.3%
>1.5	179	3.0%	429,482	4.4%
Total	6,053	100.0%	9,780,164	100.0%

Tax Status	Count	% of Count	Premium	% of Premium
NTQ	-	0.0%	-	0.0%
TQ	6,053	100.0%	9,780,164	100.0%
Total	6,053	100.0%	9,780,164	100.0%

Premium-Paying Status	Count	% of Count	Premium	% of Premium
Not Paid Up	4,936	81.5%	9,780,164	100.0%
Paid Up	1,117	18.5%	-	0.0%
Total	6,053	100.0%	9,780,164	100.0%

Premium Mode	Count	% of Count	Premium	% of Premium
Annual	1,602	32.5%	3,725,935	38.1%
Monthly	2,670	54.1%	4,633,206	47.4%
Quarterly	537	10.9%	1,134,331	11.6%
Semi-Annual	127	2.6%	286,692	2.9%
Total	4,936	100.0%	9,780,164	100.0%

*Count includes premium paying lives only

Underwriting Class	Count	% of Count	Premium	% of Premium
Preferred	5,256	86.8%	8,408,548	86.0%
Standard	760	12.6%	1,282,527	13.1%
Substandard	37	0.6%	89,089	0.9%
Total	6,053	100.0%	9,780,164	100.0%

Pennsylvania

Marital Status	Count	% of Count	Premium	% of Premium
Single	223	28.1%	479,541	32.5%
Married	571	71.9%	997,382	67.5%
Total	794	100.0%	1,476,924	100.0%

HHC Percent	Count	% of Count	Premium	% of Premium
0.5-0.75	26	3.3%	37,601	2.5%
0.75-1	61	7.7%	48,136	3.3%
1-1.25	692	87.2%	1,355,819	91.8%
1.25-1.5	3	0.4%	8,879	0.6%
>1.5	12	1.5%	26,488	1.8%
Total	794	100.0%	1,476,924	100.0%

Tax Status	Count	% of Count	Premium	% of Premium
NTQ	-	0.0%	-	0.0%
TQ	794	100.0%	1,476,924	100.0%
Total	794	100.0%	1,476,924	100.0%

Premium-Paying Status	Count	% of Count	Premium	% of Premium
Not Paid Up	648	81.6%	1,476,924	100.0%
Paid Up	146	18.4%	-	0.0%
Total	794	100.0%	1,476,924	100.0%

Premium Mode	Count	% of Count	Premium	% of Premium
Annual	326	50.3%	847,740	57.4%
Monthly	167	25.8%	299,652	20.3%
Quarterly	135	20.8%	274,755	18.6%
Semi-Annual	20	3.1%	54,777	3.7%
Total	648	100.0%	1,476,924	100.0%

*Count includes premium paying lives only

Underwriting Class	Count	% of Count	Premium	% of Premium
Preferred	762	96.0%	1,415,309	95.8%
Standard	32	4.0%	61,614	4.2%
Substandard	-	0.0%	-	0.0%
Total	794	100.0%	1,476,924	100.0%

Continental General Insurance Company
Appendix D
Actuarial Assumption Development

Appendix D contains a description of the experience studies conducted on the Company's actual experience.

Termination Study

A study was conducted on the Company's actual termination experience from 2006 to 6/30/2018 on forms issued by Continental General Insurance Company. The study measured total termination rates.

The future expected voluntary lapse assumptions were developed based on the historical implied lapse experience and judgment. Historical implied lapses were determined by subtracting expected deaths and actual benefit exhaustions from total terminations. The expected voluntary lapse rates vary by inflation option, spousal discount, gender, and policy duration. Expected deaths were calculated assuming mortality is equal to 100% of the Individual Annuity Mortality (IAM) 2012 Basic table with mortality steepening factors, mortality improvement, and selection factors applied. This mortality assumption, including selection factors and mortality improvement, is based on industry expectations.

Exhibit D-1 contains the comparison of implied lapse experience to the current lapse assumptions. The Exhibit shows total lives, actual total terminations and expected deaths. The voluntary lapse rates are shown as described above, as historical implied lapses and expected lapses.

Morbidity Study

A morbidity study was also conducted on the Company's actual experience from 2006 to 6/30/2018 on forms issued by Continental General Insurance Company. Actual claims were measured against the Milliman 2017 Long Term Care Guidelines (Guidelines). Actual-to-expected fitting factors were developed based on the actual experience and judgment.

Actual incurred claims are based on paid claims and remaining claim reserves discounted (using an interest rate of 4.5% for this experience study) back to the claim incurred date. The claim reserves were discounted from valuation date to the claim incurred date using a 4.5% discount rate and excluding any waiver of premium load, LAE load and explicit margin. Actual claims include approximately \$22 million of Incurred But Not Reported reserve (IBNR) as of June 30, 2018, which is allocated to incurred year as follows: approximately 84.5% to incurred year 2018 and 15.5% to incurred year 2017. Actual incurred claims are calculated by adding together the present value of paid claims and claim reserves. Actual average claim severity was calculated by dividing actual incurred claims by the count of claims. In this study, waiver of premium was excluded from both the actual claims and expected claims.

Expected claims were based on the *Guidelines* and include selection factors and actual-to-expected fitting factors. The actual-to-expected fitting factors varied by coverage type, benefit period, payment type, marital status, and form. No future morbidity improvement is assumed.

Exhibit D-2 contains the comparison of actual claim experience to the current assumptions for the policy forms included in this filing.

Continental General Insurance Company
Appendix D
Exhibit D-1
Termination Study

Experience by Policy Duration

Policy Duration	Total Lives	Total Terminations Count	Rate	Mortality Rate Expected	Voluntary Lapse Rate Implied	"Current"
1	17,268	1,862	10.8%	0.2%	10.6%	10.8%
2	19,223	1,080	5.6%	0.3%	5.3%	5.4%
3	19,485	836	4.3%	0.3%	3.9%	4.1%
4	19,935	745	3.7%	0.4%	3.3%	3.3%
5	20,641	591	2.9%	0.4%	2.4%	2.6%
6	21,425	556	2.6%	0.5%	2.1%	2.1%
7	21,795	496	2.3%	0.5%	1.7%	1.9%
8	21,174	411	1.9%	0.6%	1.3%	1.5%
9	19,655	386	2.0%	0.7%	1.2%	1.4%
10	17,017	393	2.3%	0.7%	1.5%	1.0%
11	12,513	250	2.0%	0.9%	1.1%	0.9%
12	9,213	182	2.0%	1.0%	0.9%	0.8%
13	6,437	141	2.2%	1.2%	0.9%	0.7%
14	4,406	118	2.7%	1.5%	1.1%	0.6%
15+	7,244	257	3.5%	2.0%	1.3%	0.5%
Total	237,432	8,304	3.5%	0.6%	2.87%	2.87%

Notes:

- 1) Experience from 2006 through 6/30/2018.
- 2) Expected Mortality Rate is 100% of the Individual Annuity Mortality (IAM) 2012 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors.
- 3) Implied Voluntary Lapse Rate is the Total Termination Rate minus the Expected Mortality Rate minus the Actual Benefit Exhaust Rate.
- 4) Current Voluntary Lapse Rate is the current projection assumption.
 Since these vary by inflation benefit option, spousal discount, and gender the rates shown above are composites.
 The ultimate lapse rate begins in duration 15.
- 5) Includes only lifetime pay policies (excludes single Pay, 5 Pay, 10 Pay, 15 Pay, 20 Pay, and paid-up at 65).

Continental General Insurance Company

Appendix D

Exhibit D-2

**Policy Forms: 1LTCGP0001, 1LTCGP0008, 1LTCIP0001, 1LTCIP0002, 2LTCIP0001, 2LTCIP0002, 4LTCIP0001
Claim Study**

Experience by Policy Duration

Policy Duration	Total Lives	Actual Claim Count	Actual Incurred Claims	Expected Incurred Claims	Actual to Expected
1	21,621	9	758,605	557,833	136.0%
2	22,556	31	1,453,873	1,214,373	119.7%
3	21,995	25	1,885,218	1,720,445	109.6%
4	22,443	25	1,176,810	2,506,853	46.9%
5	22,938	48	3,578,850	3,510,572	101.9%
6	23,353	68	5,796,078	4,714,104	123.0%
7	23,098	65	5,288,287	5,976,829	88.5%
8	22,601	107	7,487,865	7,334,949	102.1%
9	21,914	105	7,933,784	8,804,755	90.1%
10	19,668	108	9,315,687	9,809,126	95.0%
11	15,938	128	8,623,840	9,555,444	90.3%
12	11,691	100	8,377,240	8,770,658	95.5%
13	8,518	81	6,993,553	7,740,239	90.4%
14	5,527	75	4,668,981	6,434,048	72.6%
15+	9,507	194	20,448,906	16,155,953	126.6%
Total	273,368	1,171	93,787,578	94,806,182	98.9%

Experience by Calendar Year

Calendar Year	Total Lives	Actual Claim Count	Actual Incurred Claims	Expected Incurred Claims	Actual to Expected
2006	13,602	23	1,208,168	1,565,355	77.2%
2007	18,091	39	2,152,494	2,173,376	99.0%
2008	23,319	39	2,125,616	2,961,136	71.8%
2009	26,259	50	3,763,974	3,863,635	97.4%
2010	26,642	58	4,967,618	4,824,553	103.0%
2011	23,933	82	5,777,331	5,877,098	98.3%
2012	23,219	101	6,900,358	7,100,818	97.2%
2013	22,629	105	7,465,161	8,397,998	88.9%
2014	22,090	108	9,378,267	10,026,923	93.5%
2015	21,603	143	11,570,237	11,546,603	100.2%
2016	21,144	149	12,138,393	13,248,071	91.6%
2017	20,701	175	15,786,771	14,986,944	105.3%
2018	10,137	99	10,553,188	8,233,672	128.2%
Total	273,368	1,171	93,787,578	94,806,182	98.9%

Experience by Policy Form

Policy Form	Total Lives	Actual Claim Count	Actual Incurred Claims	Expected Incurred Claims	Actual to Expected
1LTCG	7,633	11	1,087,514	1,453,414	74.8%
1LTCL	50,876	550	44,069,338	45,343,925	97.2%
2LTCL	98,651	340	27,395,445	26,666,073	102.7%
4LTCL	116,209	271	21,235,281	21,342,770	99.5%
Total	273,368	1,171	93,787,578	94,806,182	98.9%

Notes:

1) Experience from 2006 through 6/30/2018

2) Actual incurred claims are defined as the sum of paid claims and reserves.

Paid claims represent the present value of paid claims discounted to the claim incurred date.

Reserve amounts represent the present value of the remaining claim reserve (including IBNR) discounted to the claim incurred date.

3) Expected Claims are based on the Milliman 2017 *Long-Term Care Guidelines* (including Product Factors)

4) Claim dollar amounts are discounted using a 4.50% interest rate (both actual and expected).

5) 1LTCG refers to 1LTCGP0001 and 1LTCGP0008, 1LTCL refers to 1LTCIP0001 and 1LTCIP0002,

2LTCL refers to 2LTCIP0001 and 2LTCIP0002, 4LTCL refers to 4LTCIP0001 and 4LTCIP0002

Continental General Insurance Company
Appendix E
Policy Forms: 2LTCIP0001, 2LTCIP0002
Policy Persistency Comparison

Policy Duration	<u>Actual Experience</u>		<u>Original Pricing Assumptions</u>			<u>Current Assumptions</u>			
	Total Lives	Total Terminations	Lapse	Mortality	Total Terminations	Lapse	Mortality	Benefit Exhaustion	Total Terminations
1	3,403	8.8%	5.5%	0.1%	5.7%	11.3%	0.1%	0.0%	11.4%
2	6,887	5.1%	4.0%	0.2%	4.2%	5.4%	0.3%	0.0%	5.7%
3	7,786	3.8%	3.0%	0.3%	3.3%	4.1%	0.3%	0.0%	4.4%
4	7,616	4.1%	2.0%	0.5%	2.5%	3.3%	0.4%	0.0%	3.7%
5	7,307	2.9%	2.0%	0.6%	2.6%	2.7%	0.4%	0.0%	3.1%
6	7,093	2.7%	2.0%	0.8%	2.8%	2.1%	0.4%	0.0%	2.5%
7	6,899	2.0%	2.0%	1.0%	3.0%	1.9%	0.5%	0.0%	2.4%
8	6,756	1.9%	2.0%	1.3%	3.3%	1.6%	0.5%	0.0%	2.1%
9	6,592	2.0%	2.0%	1.6%	3.6%	1.4%	0.6%	0.1%	2.0%
10	6,233	1.8%	2.0%	1.9%	3.9%	1.1%	0.6%	0.0%	1.7%
11	5,846	1.7%	2.0%	2.1%	4.0%	0.9%	0.7%	0.1%	1.7%
12	4,797	1.8%	2.0%	2.3%	4.2%	0.9%	0.8%	0.1%	1.7%
13	2,253	1.8%	2.0%	2.5%	4.4%	0.7%	0.9%	0.0%	1.6%
14	379	1.3%	2.0%	2.8%	4.7%	0.6%	1.1%	0.0%	1.6%
15	5	40.0%	2.0%	6.3%	8.2%	0.6%	3.1%	0.0%	3.7%

Notes:

- 1) Experience is 2006 through 6/30/18.
- 2) The "Original Pricing Assumptions" are those provided in the original pricing Actuarial Memorandum.
- 3) Since Lapse Rates vary by inflation benefit option, spousal discount, and gender, the rates shown above are composites.
The ultimate lapse rate starts in duration 15.
- 4) The mortality assumptions are 100% of the Individual Annuity Mortality (IAM) 2012 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors.
- 5) Benefit exhaustion rates are based on actual experience.
- 6) The results shown above include only lifetime pay policies (excludes single pay, 10 pay, and paid-up at 65).

Continental General Insurance Company

P.O. Box 203098

Austin, TX 78720-3098

[Name]
[Address Line 1]
[Address Line 2]
[Address Line 3]
[City, State, Zip Code]

[Today's Date]

RE: Policy/Certificate No. [XXXXXXX]

Dear Policy/Certificate Holder:

Continental General Insurance Company[,the administrator for Great American Life Insurance Company's long term care insurance business,] makes every effort to provide quality long term care insurance coverage at reasonable and affordable premium rates. However, the total claims experience for this policy form is in excess of expected levels.

Accordingly, it has become necessary for the Company to increase those premium rates. This adjustment is not related to your personal claims experience, but rather the claims experience for all policies/certificates on this policy form. This adjustment is effective on your premium due date of [Rate Increase Effective Date].

Premium Adjustment		
Current [Modal] Premium [\$X,XXX.XX]	New [Modal] Premium [\$X,XXX.XX]	Rate Increase Percentage [XX]%

[In addition to the current rate increase, the Company will be implementing a [XX]% rate increase approximately one year after the current increase.] Also, the Company anticipates the need to request [an] additional rate increase[s] in the future. This is the Company's current best estimate for future rate increase action on this policy form. However, this plan could change if future claims experience varies from current expectations.

We have enclosed some information for you in the form of Frequently Asked Questions. We recommend that you review this material, which we believe will address many of your questions and concerns about certain coverage considerations.

[The benefits available to you in your policy/certificate offer valuable insurance protection. Enclosed you will find benefit reduction options and information regarding a Contingent Nonforfeiture Benefit that is being offered to you at this time. If you are interested in discussing these options or have questions, please contact our Client Services Department toll-free at [866-830-0607].]

[The benefits available to you in your policy/certificate offer valuable insurance protection. If you are interested in discussing benefit reduction options to reduce your premium, please call our Client Services Department toll-free at [866-830-0607]. Should you decide not to keep your policy/certificate in force at the increased premium level, or at a reduced benefit level, the Company is offering a Contingent Nonforfeiture Benefit at this time. This benefit is described in the enclosed Contingent Nonforfeiture Benefit Option page.]

Administration for:

Great American Life Insurance Company®

Loyal American Life Insurance Company®

P.O. Box 203098 • Austin, TX 78720-3098

Toll Free: (866) 830-0607 • Fax: (888) 769-0737

Continental General Insurance Company

P.O. Box 203098

Austin, TX 78720-3098

Sincerely,

[W. Travis Simpson]

[Senior Vice President and Chief Operating Officer]

Administration for:

Great American Life Insurance Company®

Loyal American Life Insurance Company®

P.O. Box 203098 • Austin, TX 78720-3098

Toll Free: (866) 830-0607 • Fax: (888) 769-0737

FREQUENTLY ASKED QUESTIONS

Additional Premium Increases

My premiums are being increased. Where is that allowed by my policy/certificate?

The Company has the right to adjust premiums in accordance with the terms of the policy/certificate. The face page of your policy/certificate discusses how this must be done. The premium increase has been filed with the Department of Insurance in the state where your policy/group master policy was issued.

You have told me that you are going to increase my premiums. Can I expect additional increases in the future?

As mentioned in the cover letter, the Company anticipates the need to pursue [an] additional rate increase[s] in the future. [In addition to the current rate increase, the Company will be implementing [a/an] [XX]% rate increase approximately one year after the current increase.] This is the Company's current best estimate for future rate increase action on this policy form, but this plan could change if future claims experience varies from current expectations. As with this increase, any future increases would continue to be based on the overall experience of your class of insureds and filed with your state insurance department for approval, if required. You will be notified in advance of such increases as stated in your policy/certificate. We believe this information will enable you to anticipate the likelihood of future premium increases and to make an informed decision as to any benefit change options that could lower your premium now.

Benefit Reduction Options

I understand that my premiums are being increased. I am not sure I want to pay the increased premium. Do I have any options?

We may be able to provide you with alternative approaches to offset the increase by modifying the benefits in your policy/certificate. Our Client Services Department can give you detailed information about your policy/certificate. Some considerations might include removing optional riders that you may have purchased. However, you should always consider that if you reduce your coverage, you run the risk of increasing your out of pocket costs at the time of claim.

If I choose to reduce my premiums, how long do I have to pick an option?

Your premium will increase on the effective date stated in your notice letter, but you may change your coverage at any time. You may elect now, or any time in the future, to reduce benefits as outlined above. If you select any of the attached benefit reduction options, they will become effective on the rate increase effective date of [Rate Increase Effective Date], unless you specify otherwise.

Can the Company delay making my premium increase effective until I decide which option is best for me?

All policy/certificate holders within the same premium class must be treated similarly. We make sure that notices are mailed in advance of the increase to allow you time to make a decision. We cannot delay the premium increase on an individual policy/certificate basis.

Survivorship Considerations

If I have a Survivorship Benefit in my policy/certificate, how is this affected by the premium adjustment?

The survivorship benefit can be a very valuable feature. The benefit is not directly impacted by the premium adjustment. However, if you elect the Contingent Nonforfeiture Benefit as outlined below,

your policy/certificate will be converted to a paid-up status, and the survivorship benefit will no longer be necessary.

NOTE: Please refer to your specific policy/certificate language for information relating to how your survivorship option may work and any qualifications that may apply.

Contingent Nonforfeiture Benefit

If I choose not to pay future premiums, what happens to my coverage?

If you do not pay your premium when it becomes due, your current coverage will lapse, i.e. terminate. However, in order to help you avoid losing the amount of the premiums you have paid up to this point for your coverage, the Company will provide you with a Contingent Nonforfeiture Benefit. [This benefit will allow your daily benefit amount and elimination period to remain the same, but the maximum benefits available will be reduced. The new maximum benefit will be determined as indicated on the enclosed Contingent Nonforfeiture Benefit Option page. Any inflation protection under your policy/certificate will stop at this time. This is not a cash value. It is benefit dollars available to you in the event that you become eligible for and receive covered services in the future. Once your Contingent Nonforfeiture Benefit has been exercised, you may not resume the payment of premiums or make any changes to your policy/certificate.]

You can elect the Contingent Nonforfeiture Benefit by completing and returning the attached Contingent Nonforfeiture Benefit Option form now or within 120 days following the due date of the rate increase. This benefit is automatic if you stop paying your premiums now or within 120 days after the effective date of the rate increase.]

[Contingent Nonforfeiture Benefit Option 1:

This benefit will allow your daily benefit amount and elimination period to remain the same, but the maximum benefits available will be reduced. The new maximum benefit will be determined as indicated on the enclosed Contingent Nonforfeiture Benefit Option page. Any inflation protection under your policy/certificate will stop at this time.

Contingent Nonforfeiture Benefit Option 2:

This benefit will allow your elimination period and remaining lifetime benefit amount to remain the same, but the daily benefit amounts will be reduced. The new daily benefit amounts will be determined as indicated on the enclosed Contingent Nonforfeiture Benefit Option page. Any inflation protection under your policy/certificate will stop at this time.

The Contingent Nonforfeiture Benefit is not a cash value. It is benefit dollars available to you in the event that you become eligible for and receive covered services in the future. Once your Contingent Nonforfeiture Benefit has been exercised, you may not resume the payment of premiums or make any changes to your policy/certificate.

You can elect the Contingent Nonforfeiture Benefit by completing and returning the attached Contingent Nonforfeiture Benefit Option form now or within 120 days following the due date of the rate increase. The Contingent Nonforfeiture Benefit Option 2 is automatic if you stop paying your premiums now or within 120 days after the effective date of the rate increase.]

NOTE: The Contingent Nonforfeiture Benefit provides limited benefits and is not a cash value. We urge you to carefully consider whether or not such limited benefits are appropriate for you.

Other Questions

My premiums are taken directly from my bank account. Do I need a new Pre-Authorized Checking form?

No, your existing authorization will allow us to deduct the correct premium from your account.

I am currently receiving benefits under my policy/certificate. How does this impact me if my premiums are being waived?

The premium increase will not impact your current claim. Your policy/certificate will continue to provide you with benefits in accordance with the terms of the coverage you purchased. The policy/certificate benefit that waives premium will continue to work the same way. If your premiums are currently being waived, the new premium will also be waived until such time as you are no longer eligible for waiver of premium, as stated in your policy/certificate. You will begin to pay the adjusted premium when you return to a premium paying status.

I have read the enclosed documents and I still have questions. How do I get these questions answered?

If you would like assistance or have additional questions, please contact our Client Services Department toll-free at [866-830-0607].

[BENEFIT REDUCTION OPTIONS TO REDUCE YOUR PREMIUM]

If you wish to modify your coverage as outlined in the options listed on the reverse side of this page, please declare the requested option in the space provided, sign and date in the space provided, and return this letter to Continental General Insurance Company[,the administrator for Great American Life Insurance Company's long term care insurance business,] in the enclosed postage paid return envelope. If you are interested in discussing your options for coverage changes in more detail, please call our Client Services Department toll-free at [866-830-0607].

Please note that this is only a QUOTE, NOT A GUARANTEE of any rate quoted, or a revision to your current policy/certificate. Premium calculations are based on the information provided and policy/certificate coverage as of [Today's Date]. Actual premium may differ slightly. As a result, please do not remit premium with any benefit reductions. Upon election, your policy/certificate will be endorsed to reflect the actual premium.

[Please be aware that modifying your coverage may impact other benefits provided by your policy/certificate. Please refer to your policy/certificate for information regarding your coverage. If you have additional questions, please contact our Client Services Department.]

Changes to your coverage may not be in your best interest if you are on claim or eligible to be on claim.

Changes to your coverage may not be in your best interest if you have a Premium Payment Amendatory Rider attached to your policy/certificate. Once your policy is paid-up based on the Premium Payment Amendatory Rider, your policy/certificate will automatically be renewed for the rest of your life with no further premium payments required.

[If you have the Shared Extended Expense Rider and your Covered Spouse's policy/certificate is still in force, any changes you make to your coverage with regards to the Maximum Lifetime Benefit and the Long Term Care Daily Benefit **must** also be made to your Covered Spouse's policy/certificate. **Both** spouses must return this form for their individual policy/certificate in order for these changes to go into effect.]

Should you decide not to keep your policy/certificate in force at the increased premium level, or at a reduced benefit level, the Company is offering a Contingent Nonforfeiture Benefit at this time. This benefit is described in the enclosed Contingent Nonforfeiture Benefit Option page.

Effective on your premium due date of [Rate Increase Effective Date], the [Modal] premium for your long term care insurance will be increased to [\$X,XXX.XX]. Please select the requested benefit reduction option, which will become effective on the rate increase effective date. [You are entitled to select more than one of the following options.] Sign and date in the space provided and return this page to Continental General Insurance Company[,the administrator for Great American Life Insurance Company's long term care insurance business,] in the enclosed postage paid return envelope.

☐ **[Benefit Reduction Option 1 – Downgrade Maximum Lifetime Benefit**

Original Maximum Lifetime Benefit	[\$XXX,XXX]
Reduced Maximum Lifetime Benefit	[[XXX,XXX]
Premium After Reducing Benefit	[\$X,XXX.XX]

☐ **[Benefit Reduction Option [2] – Downgrade Maximum Daily Benefit**

Original Long Term Care Daily Benefit	[\$XXX.XX]
Reduced Long Term Care Daily Benefit	[\$XXX.XX]
[Original Home Health/Home and Community Care Daily Benefit	[\$XXX.XX]
Reduced Home Health/Home and Community Care Daily Benefit	[\$XXX.XX]
Premium After Reducing Benefit	[\$X,XXX.XX]

☐ **[Benefit Reduction Option [3] – Increase Elimination Period**

Current Elimination Period	[XX Days]
Increased Elimination Period	[XX Days]
Premium After Increasing Elimination Period	[\$X,XXX.XX]

By signing below, I am authorizing [Great American Life Insurance Company/Continental General Insurance Company] to reduce my coverage as indicated by the Option(s) selected/checked above.

Signature of Insured: _____	Date: _____
Policy/Certificate No. _____	Policy/Certificate Holder Name: [Policy/Certificate Holder
[Policy/Certificate Number]	Name]]

CONTINGENT NONFORFEITURE BENEFIT OPTION

Regardless of any Contingent Nonforfeiture riders attached to your policy/certificate, the Company will provide you with a Contingent Nonforfeiture Benefit if you choose to lapse your policy/certificate now or within 120 days after the effective date of the rate increase. You may elect to exercise this benefit by returning this completed form. However, if we do not hear from you and your policy/certificate lapses within this time period, the Contingent Nonforfeiture Benefit [Option 2] will automatically take effect.

This rate increase will be effective on your premium due date of [Rate Increase Effective Date]. This offer expires [Rate Increase Effective Date + 120 Days].

[The Contingent Nonforfeiture Benefit will convert your policy/certificate to a paid-up status which will shorten the benefit period provided by your policy/certificate but will maintain your maximum daily benefit and elimination period at the time of conversion. If you have inflation protection under your policy/certificate, no further increases will occur. Your maximum benefit amount will be equal to the greater of the sum of all premiums paid for the policy/certificate and any attached riders or thirty (30) times the maximum daily long term care benefit at the time of conversion. The maximum benefit amount provided by this Contingent Nonforfeiture Benefit shall not exceed the remaining unused Maximum Lifetime Benefit of your current policy/certificate at the time of conversion. This is not a cash value option.

NOTE: This Contingent Nonforfeiture Benefit will automatically be provided to you if you lapse your policy/certificate now or within 120 days after the effective date of this rate increase.]

☐ CONTINGENT NONFORFEITURE OPTION 1

This Contingent Nonforfeiture Benefit will convert your policy/certificate to a paid-up status which will shorten the benefit period provided by your policy/certificate but will maintain your maximum daily benefit and elimination period at the time of conversion. If you have inflation protection under your policy/certificate, no further increases will occur. Your maximum benefit amount will be equal to the greater of the sum of all premiums paid for the policy/certificate and any attached riders or thirty (30) times the maximum daily long term care benefit at the time of conversion. The maximum benefit amount provided by this Contingent Nonforfeiture Benefit shall not exceed the remaining unused Maximum Lifetime benefit of your current policy/certificate at the time of conversion. This is not a cash value option.

☐ CONTINGENT NONFORFEITURE OPTION 2

This Contingent Nonforfeiture Benefit will convert your policy/certificate to a paid-up status which will lower your daily benefits but will maintain your elimination period and remaining lifetime benefit amount at the time of conversion. If you have inflation protection under your policy/certificate, no further increases will occur. Your daily benefit amounts will be equal to 90% of your current daily benefits times the ratio of the number of completed months of paid premiums divided by the number of month in the premium paying period for your policy/certificate. This is not a cash value option.

NOTE: The Contingent Nonforfeiture Benefit Option 2 will automatically be provided to you if you lapse your policy/certificate now or within 120 days after the effective date of this rate increase.]

By signing below, I am electing the Contingent Nonforfeiture Benefit and am authorizing [Great American Life Insurance Company/Continental General Insurance Company] to convert my policy/certificate to a paid-up status with no further premiums due.

DO NOT complete and return this form if you are electing a Benefit Reduction Option or are maintaining your current policy/certificate and benefits by paying the new premium.

Signature of Insured: _____	Date: _____
Policy/Certificate No. [Policy/Certificate Number]	Policy/Certificate Holder Name: [Policy/Certificate Holder Name]

Managing and Monitoring Long Term Care Risks

Risk Management processes and staffing are focused on four specific stages of the managing the claims process: Intake/New Claim Setup, Adjudication, Ongoing Management/Payment, and Claim Resolution.

Intake/New Claim Setup: By keeping the eligibility requirements-gathering process agile, significant delays are avoided that could otherwise compromise our ability to make sound claim decisions and prevent us from complying with our regulatory requirements. We maintain a team dedicated to following up on claim notices received via telephone or electronically. This unit can accurately assess the developing circumstances that surround an early claim and guide the claimant and family through a timely and effective adjudication process while setting appropriate expectations by reviewing each insured's policy benefit information and coverage. Our proactive front-end process helps avoid "buying" claims that would otherwise happen if we just mailed a claim form.

Adjudication: As eligibility requirements are received, our extensive front-end Intake process proceeds to Adjudication. New claims are presented by the Claims Examiner to either a senior second-tier review specialist or to our Claim Committee, along with recommendations for approval, denial or further handling and disposition. The committee meets on a regular basis and consists of senior level staff with many years of experience, as well as management personnel who can discuss the claim and confirm the claim determination or offer any special guidance for handling.

It is vital that we thoroughly understand the medical circumstances that drive eligibility for each claim and that will set the stage for its development and outcome.

Ongoing Management/Payment: One of the most important risk controls for LTC claims is the active monitoring and payment of an approved, ongoing claim. Claimants that have a potential for recovery are closely monitored to ensure that the eligibility criteria continues to be met.

The protocol for reviewing ongoing claims is set by each individual claimant's medical status and recovery potential. In addition to our internal RN staff, also available to us are the services of an expert LTC Medical Director who can consult on the most difficult cases and who may also be called upon to clarify information given to us by the insured's own attending physician.

Ongoing claims are examined carefully for changes in billing patterns, changes in levels of care and breaks of confinement for possible hospital stays or other leaves. Confinement verification protocol ensures that claim payments are properly adjusted to reflect these leaves.

Claim Resolution: Controlling the trajectory of short duration claims can have a positive outcome for early claim closure and restoration of premium payment. This is often a "win-win" situation for both the company and the client.

Also, accurate and timely resolution of a client's death and accurately paying a claim to its coverage maximums prevents overpayment, recovery costs and disruption to a grieving family.

Also critical to managing risk exposure and monitoring morbidity are fraud detection controls, ongoing claims audits, and periodic updates to our expected claim costs.

Fraud: Our LTC processes include several fraud detection and mitigation controls and practices. Staff members are trained annually on several aspects of fraud including "red flags" of LTC fraud detection and will refer suspect claim activity to management for review and further action if warranted. If necessary, independent medical exams or other investigatory methods may be used to resolve outstanding concerns. All suspect claim activity is reported to the appropriate state governing agencies as required. Lastly, our Strategic Investigative Unit (SIU) is comprised of a multidisciplinary group of senior leaders who serve as a sounding board and steering committee for both specific and general fraud matters.

Claims Audits: In addition to an ongoing robust internal claims audit program, we also engage external 3rd party audit reviews, assuring that our claims processes and practices are sound and generally in line with industry practices and regulatory controls. The most recent external review occurred in 2018 and covered a sample of claims with losses occurring between 2012 and 2018.

Internal audits represent a constant feedback loop. Results are reviewed monthly with senior management staff for discussion, process improvement and training purposes.

Exhibit 1
Continental General Insurance
Summary of Premium Paying Lives
Nationwide
Policy Forms: 2LTCIP0001
As of 9/30/2019

State	Lives	Annualized Premium	Average Premium
AK	5	\$ 14,986	\$ 2,997
AL	305	\$ 624,232	\$ 2,047
AR	24	\$ 39,425	\$ 1,643
AZ	16	\$ 29,700	\$ 1,856
CO	26	\$ 37,204	\$ 1,431
CT	17	\$ 41,190	\$ 2,423
DC	7	\$ 3,569	\$ 510
DE	1	\$ 3,538	\$ 3,538
GA	24	\$ 38,500	\$ 1,604
HI	13	\$ 22,970	\$ 1,767
IA	68	\$ 113,069	\$ 1,663
ID	14	\$ 25,905	\$ 1,850
IL	52	\$ 153,146	\$ 2,945
IN	227	\$ 471,070	\$ 2,075
KS	76	\$ 78,863	\$ 1,038
KY	148	\$ 218,425	\$ 1,476
LA	24	\$ 36,048	\$ 1,502
MA	108	\$ 182,771	\$ 1,692
MD	21	\$ 42,395	\$ 2,019
ME	11	\$ 16,337	\$ 1,485
MI	4	\$ 10,725	\$ 2,681
MN	50	\$ 63,458	\$ 1,269
MO	81	\$ 102,401	\$ 1,264
MS	632	\$ 768,343	\$ 1,216
MT	2	\$ 2,181	\$ 1,090
NC	1,078	\$ 2,980,413	\$ 2,765
ND	17	\$ 29,241	\$ 1,720
NE	25	\$ 52,881	\$ 2,115
NH	16	\$ 34,830	\$ 2,177
NJ	193	\$ 355,701	\$ 1,843
NM	11	\$ 14,290	\$ 1,299
NV	2	\$ 4,623	\$ 2,312
OH	57	\$ 142,841	\$ 2,506
OK	40	\$ 58,306	\$ 1,458
OR	46	\$ 76,152	\$ 1,655
PA	648	\$ 1,476,924	\$ 2,279
RI	-	\$ -	\$ -
SC	70	\$ 135,646	\$ 1,938
SD	9	\$ 25,437	\$ 2,826
TN	44	\$ 86,610	\$ 1,968
TX	467	\$ 615,072	\$ 1,317
UT	3	\$ 11,085	\$ 3,695
VA	135	\$ 219,438	\$ 1,625
VT	2	\$ 3,094	\$ 1,547
WA	63	\$ 196,008	\$ 3,111
WI	36	\$ 90,241	\$ 2,507
WV	17	\$ 28,038	\$ 1,649
WY	1	\$ 2,841	\$ 2,841
Total	4,936	\$ 9,780,164	\$ 1,981

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year (excluding FL)
All Policies Combined
Policy Forms: 2LTCIP0001

Calendar Year	Issue Year	Premium	Original Rtlvl Prem	State Rtlvl Prem	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2003	2003	96,849	96,849	96,849	0	0	0	0	0.0%	1
2004	2003	253,675	253,675	253,675	0	0	0	0	0.0%	2
2004	2004	1,025,363	1,025,363	1,025,363	0	0	0	0	0.0%	1
2005	2003	182,295	182,295	182,295	0	0	0	0	0.0%	3
2005	2004	2,092,920	2,092,920	2,092,920	136,416	0	0	136,416	6.5%	2
2005	2005	3,103,738	3,103,738	3,103,738	14,096	0	0	14,096	0.5%	1
2006	2003	179,610	179,610	179,610	0	0	0	0	0.0%	4
2006	2004	1,857,970	1,857,970	1,857,970	1,412	0	0	1,412	0.1%	3
2006	2005	5,350,065	5,350,065	5,350,065	302,623	0	0	302,623	5.7%	2
2006	2006	3,944,837	3,944,837	3,944,837	0	0	0	0	0.0%	1
2007	2003	173,722	173,722	173,722	65,458	0	0	65,458	37.7%	5
2007	2004	1,791,817	1,791,817	1,791,817	2,180	0	0	2,180	0.1%	4
2007	2005	5,021,437	5,021,437	5,021,437	70,912	0	0	70,912	1.4%	3
2007	2006	4,173,893	4,173,893	4,173,893	62,164	0	0	62,164	1.5%	2
2007	2007	435,329	435,329	435,329	0	0	0	0	0.0%	1
2008	2003	165,971	165,971	165,971	0	0	0	0	0.0%	6
2008	2004	1,767,264	1,767,264	1,767,264	14,487	0	0	14,487	0.8%	5
2008	2005	4,905,356	4,905,356	4,905,356	60,189	0	0	60,189	1.2%	4
2008	2006	3,787,257	3,787,257	3,787,257	12,431	0	0	12,431	0.3%	3
2008	2007	383,540	383,540	383,540	145,569	0	0	145,569	38.0%	2
2008	2008	37,575	37,575	37,575	0	0	0	0	0.0%	1
2009	2003	161,074	161,074	161,074	0	0	0	0	0.0%	7
2009	2004	1,697,032	1,697,032	1,697,032	65,624	0	0	65,624	3.9%	6
2009	2005	4,735,510	4,735,510	4,735,510	479,179	0	0	479,179	10.1%	5
2009	2006	3,656,658	3,656,658	3,656,658	13,065	0	0	13,065	0.4%	4
2009	2007	371,898	371,898	371,898	5,807	0	0	5,807	1.6%	3
2009	2008	109,430	109,430	109,430	0	0	0	0	0.0%	2
2009	2009	87,272	87,272	87,272	0	0	0	0	0.0%	1
2010	2003	155,444	155,444	155,444	0	0	0	0	0.0%	8
2010	2004	1,669,550	1,669,550	1,669,550	687,645	0	0	687,645	41.2%	7
2010	2005	4,611,960	4,611,960	4,611,960	583,817	86,924	0	670,740	14.5%	6
2010	2006	3,544,673	3,544,673	3,544,673	155,794	0	0	155,794	4.4%	5
2010	2007	362,184	362,184	362,184	0	0	0	0	0.0%	4
2010	2008	102,859	102,859	102,859	0	0	0	0	0.0%	3
2010	2009	109,800	109,800	109,800	8,891	0	0	8,891	8.1%	2
2010	2010	103	103	103	0	0	0	0	0.0%	1
2011	2003	153,362	153,362	153,362	0	0	0	0	0.0%	9
2011	2004	1,636,805	1,636,805	1,636,805	569,680	0	0	569,680	34.8%	8
2011	2005	4,454,637	4,454,637	4,454,637	921,275	0	0	921,275	20.7%	7
2011	2006	3,326,023	3,326,023	3,326,023	466,570	62,374	0	528,944	15.9%	6
2011	2007	340,440	340,440	340,440	0	0	0	0	0.0%	5
2011	2008	97,339	97,339	97,339	0	0	0	0	0.0%	4
2011	2009	103,926	103,926	103,926	0	0	0	0	0.0%	3
2011	2010	113	113	113	0	0	0	0	0.0%	2
2012	2003	153,077	153,077	153,077	0	0	0	0	0.0%	10
2012	2004	1,602,570	1,602,570	1,602,570	277,488	0	0	277,488	17.3%	9
2012	2005	4,343,547	4,343,547	4,343,547	1,542,694	128,666	0	1,671,360	38.5%	8
2012	2006	3,249,458	3,249,458	3,249,458	120,189	0	0	120,189	3.7%	7
2012	2007	327,251	327,251	327,251	0	0	0	0	0.0%	6
2012	2008	97,336	97,336	97,336	0	0	0	0	0.0%	5
2012	2009	103,116	103,116	103,116	0	0	0	0	0.0%	4
2012	2010	113	113	113	0	0	0	0	0.0%	3
2013	2003	146,354	146,354	146,354	160,630	0	0	160,630	109.8%	11
2013	2004	1,541,029	1,541,029	1,541,029	620,212	135,201	0	755,414	49.0%	10
2013	2005	4,261,611	4,261,611	4,261,611	937,925	221,077	0	1,159,002	27.2%	9
2013	2006	3,184,689	3,184,689	3,184,689	544,466	294,468	0	838,935	26.3%	8
2013	2007	320,738	320,738	320,738	2,867	0	0	2,867	0.9%	7
2013	2008	97,271	97,271	97,271	0	0	0	0	0.0%	6
2013	2009	103,104	103,104	103,104	0	0	0	0	0.0%	5
2013	2010	112	112	112	0	0	0	0	0.0%	4
2014	2003	49,885	49,205	49,205	0	0	0	0	0.0%	12
2014	2004	1,461,461	1,441,530	1,441,530	239,206	0	0	239,206	16.4%	11
2014	2005	4,218,793	4,161,258	4,161,258	1,014,787	649,849	0	1,664,636	39.5%	10
2014	2006	3,136,915	3,094,135	3,094,135	627,687	0	0	627,687	20.0%	9
2014	2007	316,821	312,500	312,500	0	0	0	0	0.0%	8
2014	2008	97,658	96,326	96,326	0	0	0	0	0.0%	7
2014	2009	103,085	101,680	101,680	0	0	0	0	0.0%	6
2014	2010	-18	-18	-18	0	0	0	0	0.0%	5

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year (excluding FL)
All Policies Combined
Policy Forms: 2LTCIP0001

Calendar Year	Issue Year	Premium	Original Rtlvl Prem	State Rtlvl Prem	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2015	2003	216,422	198,739	216,471	250,065	33,398	0	283,464	131.0%	13
2015	2004	1,374,113	1,261,841	1,374,423	597,986	142,510	0	740,496	53.9%	12
2015	2005	4,184,897	3,842,969	4,185,841	1,079,848	311,621	0	1,391,469	33.2%	11
2015	2006	3,243,206	2,978,220	3,243,938	470,469	578,612	0	1,049,081	32.3%	10
2015	2007	323,361	296,941	323,434	308,024	380,197	0	688,221	212.8%	9
2015	2008	97,031	89,103	97,053	0	0	0	0	0.0%	8
2015	2009	103,132	94,705	103,155	0	0	0	0	0.0%	7
2016	2003	135,921	121,733	144,673	90,875	48,308	0	139,183	102.4%	14
2016	2004	1,378,737	1,234,815	1,467,508	241,575	183,179	0	424,754	30.8%	13
2016	2005	3,931,325	3,520,948	4,184,446	1,087,765	580,040	0	1,667,806	42.4%	12
2016	2006	3,068,046	2,747,783	3,265,584	883,131	277,876	0	1,161,007	37.8%	11
2016	2007	326,393	292,322	347,408	3,644	0	0	3,644	1.1%	10
2016	2008	93,150	83,426	99,148	0	0	0	0	0.0%	9
2016	2009	103,639	92,820	110,311	0	0	0	0	0.0%	8
2017	2003	135,289	111,304	148,407	0	0	483	483	0.4%	15
2017	2004	1,462,327	1,203,074	1,604,118	154,323	34,092	5,216	193,632	13.2%	14
2017	2005	4,171,057	3,431,580	4,575,494	1,215,405	1,428,748	14,878	2,659,032	63.7%	13
2017	2006	3,008,063	2,474,771	3,299,734	1,213,423	2,213,825	10,730	3,437,979	114.3%	12
2017	2007	292,627	240,748	321,001	15,786	0	1,044	16,830	5.8%	11
2017	2008	93,139	76,626	102,170	0	0	332	332	0.4%	10
2017	2009	103,170	84,879	113,174	0	0	368	368	0.4%	9
2018	2003	145,400	112,355	162,185	3,915	0	3,149	7,064	4.9%	16
2018	2004	1,494,057	1,154,504	1,666,536	422,770	1,166,210	32,356	1,621,335	108.5%	15
2018	2005	4,231,918	3,270,133	4,720,466	885,144	2,215,567	91,647	3,192,358	75.4%	14
2018	2006	3,063,327	2,367,127	3,416,968	438,168	985,355	66,340	1,489,862	48.6%	13
2018	2007	281,766	217,730	314,295	69,929	114,188	6,102	190,219	67.5%	12
2018	2008	93,470	72,227	104,261	0	0	2,024	2,024	2.2%	11
2018	2009	100,537	77,688	112,143	0	0	2,177	2,177	2.2%	10
2019	2003	113,660	76,974	124,653	4,580	113,316	7,192	125,087	110.1%	17
2019	2004	1,124,231	761,362	1,232,967	37,039	1,269,508	71,133	1,377,680	122.5%	16
2019	2005	3,252,487	2,202,678	3,567,068	95,982	2,348,395	205,794	2,650,171	81.5%	15
2019	2006	2,402,099	1,626,770	2,634,430	41,495	2,058,059	151,988	2,251,541	93.7%	14
2019	2007	217,387	147,221	238,412	1,639	0	13,755	15,393	7.1%	13
2019	2008	69,918	47,351	76,681	0	130,825	4,424	135,248	193.4%	12
2019	2009	74,363	50,361	81,555	0	105,376	4,705	110,081	148.0%	11
2003	Total	96,849	96,849	96,849	0	0	0	0	0.0%	NA
2004	Total	1,279,038	1,279,038	1,279,038	0	0	0	0	0.0%	NA
2005	Total	5,378,953	5,378,953	5,378,953	150,511	0	0	150,511	2.8%	NA
2006	Total	11,332,482	11,332,482	11,332,482	304,035	0	0	304,035	2.7%	NA
2007	Total	11,596,199	11,596,199	11,596,199	200,715	0	0	200,715	1.7%	NA
2008	Total	11,046,964	11,046,964	11,046,964	232,676	0	0	232,676	2.1%	NA
2009	Total	10,818,873	10,818,873	10,818,873	563,676	0	0	563,676	5.2%	NA
2010	Total	10,556,572	10,556,572	10,556,572	1,436,146	86,924	0	1,523,070	14.4%	NA
2011	Total	10,112,646	10,112,646	10,112,646	1,957,524	62,374	0	2,019,898	20.0%	NA
2012	Total	9,876,468	9,876,468	9,876,468	1,940,371	128,666	0	2,069,036	20.9%	NA
2013	Total	9,654,909	9,654,909	9,654,909	2,266,102	650,747	0	2,916,848	30.2%	NA
2014	Total	9,384,600	9,256,617	9,256,617	1,881,679	649,849	0	2,531,528	27.0%	NA
2015	Total	9,542,162	8,762,517	9,544,314	2,706,392	1,446,339	0	4,152,731	43.5%	NA
2016	Total	9,037,211	8,093,847	9,619,077	2,306,990	1,089,403	0	3,396,393	37.6%	NA
2017	Total	9,265,672	7,622,984	10,164,098	2,598,938	3,676,666	33,051	6,308,655	68.1%	NA
2018	Total	9,410,475	7,271,763	10,496,853	1,819,925	4,481,320	203,795	6,505,040	69.1%	NA
2019	Total	7,254,145	4,912,716	7,955,766	180,734	6,025,478	458,990	6,665,203	91.9%	NA
Total	Total	145,644,219	137,670,399	148,786,678	20,546,413	18,297,765	695,837	39,540,015	27.1%	NA

Exhibit 2b
Continental General Insurance Company
Pennsylvania Historic Experience by Calendar and Issue Year
All Policies Combined
Policy Forms: 2LTCIP0001

Calendar Year	Issue Year	Premium	Original Rtlvl Prem	State Rtlvl Prem	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2016	2003	0	0	0	0	0	0	0	0.0%	14
2016	2004	31,284	26,323	31,284	0	0	0	0	0.0%	13
2016	2005	606,231	510,105	606,231	209,451	49,477	0	258,929	42.7%	12
2016	2006	544,423	458,097	544,423	54,655	0	0	54,655	10.0%	11
2016	2007	79,185	66,629	79,185	3,644	0	0	3,644	4.6%	10
2016	2008	0	0	0	0	0	0	0	0.0%	9
2016	2009	0	0	0	0	0	0	0	0.0%	8
2017	2003	0	0	0	0	0	0	0	0.0%	15
2017	2004	34,586	25,939	34,586	0	0	123	123	0.4%	14
2017	2005	653,712	490,278	653,712	213,568	411,023	2,332	626,922	95.9%	13
2017	2006	570,594	427,941	570,594	186,478	174,084	2,035	362,598	63.5%	12
2017	2007	75,993	56,994	75,993	0	0	271	271	0.4%	11
2017	2008	0	0	0	0	0	0	0	0.0%	10
2017	2009	0	0	0	0	0	0	0	0.0%	9
2018	2003	0	0	0	0	0	0	0	0.0%	16
2018	2004	31,886	22,089	31,886	0	0	691	691	2.2%	15
2018	2005	661,796	458,464	661,796	160,938	383,428	14,332	558,698	84.4%	14
2018	2006	577,929	400,364	577,929	85,290	113,735	12,516	211,541	36.6%	13
2018	2007	76,209	52,794	76,209	24,843	84,706	1,650	111,199	145.9%	12
2018	2008	0	0	0	0	0	0	0	0.0%	11
2018	2009	0	0	0	0	0	0	0	0.0%	10
2019	2003	0	0	0	0	0	0	0	0.0%	17
2019	2004	25,663	15,847	25,663	0	228,727	1,624	230,351	897.6%	16
2019	2005	537,009	331,605	537,009	11,179	415,234	33,978	460,391	85.7%	15
2019	2006	459,765	283,906	459,765	0	292,782	29,091	321,872	70.0%	14
2019	2007	63,610	39,280	63,610	0	0	4,025	4,025	6.3%	13
2019	2008	0	0	0	0	0	0	0	0.0%	12
2019	2009	0	0	0	0	0	0	0	0.0%	11
2003	Total	26,796	26,796	26,796	0	0	0	0	0.0%	NA
2004	Total	65,631	65,631	65,631	0	0	0	0	0.0%	NA
2005	Total	454,793	454,793	454,793	0	0	0	0	0.0%	NA
2006	Total	1,184,503	1,184,503	1,184,503	0	0	0	0	0.0%	NA
2007	Total	1,519,990	1,519,990	1,519,990	0	0	0	0	0.0%	NA
2008	Total	1,446,738	1,446,738	1,446,738	0	0	0	0	0.0%	NA
2009	Total	1,417,825	1,417,825	1,417,825	10,357	0	0	10,357	0.7%	NA
2010	Total	1,377,120	1,377,120	1,377,120	7,133	0	0	7,133	0.5%	NA
2011	Total	1,352,736	1,352,736	1,352,736	358,558	0	0	358,558	26.5%	NA
2012	Total	1,325,981	1,325,981	1,325,981	265,977	0	0	265,977	20.1%	NA
2013	Total	1,294,507	1,294,507	1,294,507	69,947	0	0	69,947	5.4%	NA
2014	Total	1,268,222	1,268,222	1,268,222	32,336	0	0	32,336	2.5%	NA
2015	Total	1,294,187	1,188,177	1,294,187	138,770	0	0	138,770	10.7%	NA
2016	Total	1,261,122	1,061,155	1,261,122	267,750	49,477	0	317,228	25.2%	NA
2017	Total	1,334,885	1,001,152	1,334,885	400,046	585,107	4,762	989,915	74.2%	NA
2018	Total	1,347,819	933,711	1,347,819	271,071	581,868	29,189	882,128	65.4%	NA
2019	Total	1,086,048	670,639	1,086,048	11,179	936,742	68,717	1,016,638	93.6%	NA
Total	Total	19,058,904	17,589,676	19,058,904	1,833,124	2,153,195	102,668	4,088,987	21.5%	NA

Exhibit 3a
Continental General Insurance Company
Nationwide Experience (Excluding Florida)
All Policies Combined
Policy Forms: 2LTCP0001

	Calendar Year	Without Proposed Rate Increase										With Proposed 46% Rate Increase		
		Premium			By Incurral Year				Incurred Loss Ratio			Premium	Incurred	Incd LR
		Actual	Original Rtlvl	State Rtlvl	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	State Rtlvl	State Rtlvl	Claims	State Rtlvl	
Jan-Sept Oct-Dec	2003	96,849	96,849	96,849	0	0	0	0	0.0%	0.0%	96,849	0	0.0%	
	2004	1,279,038	1,279,038	1,279,038	0	0	0	0	0.0%	0.0%	1,279,038	0	0.0%	
	2005	5,378,953	5,378,953	5,378,953	150,511	0	0	150,511	2.8%	2.8%	5,378,953	150,511	2.8%	
	2006	11,332,482	11,332,482	11,332,482	304,035	0	0	304,035	2.7%	2.7%	11,332,482	304,035	2.7%	
	2007	11,596,199	11,596,199	11,596,199	200,715	0	0	200,715	1.7%	1.7%	11,596,199	200,715	1.7%	
	2008	11,046,964	11,046,964	11,046,964	232,676	0	0	232,676	2.1%	2.1%	11,046,964	232,676	2.1%	
	2009	10,818,873	10,818,873	10,818,873	563,676	0	0	563,676	5.2%	5.2%	10,818,873	563,676	5.2%	
	2010	10,556,572	10,556,572	10,556,572	1,436,146	86,924	0	1,523,070	14.4%	14.4%	10,556,572	1,523,070	14.4%	
	2011	10,112,646	10,112,646	10,112,646	1,957,524	62,374	0	2,019,898	20.0%	20.0%	10,112,646	2,019,898	20.0%	
	2012	9,876,468	9,876,468	9,876,468	1,940,371	128,666	0	2,069,036	20.9%	20.9%	9,876,468	2,069,036	20.9%	
	2013	9,654,909	9,654,909	9,654,909	2,266,102	650,747	0	2,916,848	30.2%	30.2%	9,654,909	2,916,848	30.2%	
	2014	9,384,600	9,256,617	9,256,617	1,881,679	649,849	0	2,531,528	27.0%	27.3%	9,256,617	2,531,528	27.3%	
	2015	9,542,162	8,762,517	9,544,314	2,706,392	1,446,339	0	4,152,731	43.5%	43.5%	9,544,314	4,152,731	43.5%	
	2016	9,037,211	8,093,847	9,619,077	2,306,990	1,089,403	0	3,396,393	37.6%	35.3%	9,619,077	3,396,393	35.3%	
	2017	9,265,672	7,622,984	10,164,098	2,598,938	3,676,666	33,051	6,308,655	68.1%	62.1%	10,164,098	6,308,655	62.1%	
	2018	9,410,475	7,271,763	10,496,853	1,819,925	4,481,320	203,795	6,505,040	69.1%	62.0%	10,496,853	6,505,040	62.0%	
	2019	7,254,145	4,912,716	7,955,766	180,734	6,025,478	458,990	6,665,203	91.9%	83.8%	7,955,766	6,665,203	83.8%	
	2019		1,649,382	2,671,047				1,484,806		55.6%	2,671,047	1,484,806	55.6%	
	2020		6,480,881	12,269,593				6,657,908		54.3%	12,269,593	6,657,908	54.3%	
	2021		6,288,599	12,496,703				7,555,434		60.5%	13,675,668	7,485,383	54.7%	
2022		6,081,411	12,084,981				8,473,415		70.1%	15,979,864	8,195,415	51.3%		
2023		5,853,283	11,631,645				9,450,008		81.2%	15,497,957	9,117,549	58.8%		
2024		5,615,846	11,159,809				10,471,728		93.8%	14,869,285	10,088,126	67.8%		
2025		5,366,428	10,664,165				11,524,147		108.1%	14,208,891	11,084,498	78.0%		
2026		5,102,185	10,139,062				12,594,616		124.2%	13,509,246	12,094,489	89.5%		
2027		4,825,963	9,590,154				13,683,834		142.7%	12,777,883	13,118,810	102.7%		
2028		4,544,401	9,030,633				14,783,312		163.7%	12,032,379	14,149,329	117.6%		
2029		4,261,102	8,467,662				15,866,426		187.4%	11,282,279	15,161,325	134.4%		
2030		3,974,235	7,897,599				16,895,875		213.9%	10,522,729	16,120,224	153.2%		
2031		3,686,086	7,324,991				17,828,246		243.4%	9,759,789	16,985,369	174.0%		
2032		3,403,415	6,763,266				18,659,365		275.9%	9,011,349	17,753,139	197.0%		
2033		3,125,713	6,211,416				19,365,928		311.8%	8,276,066	18,402,242	222.4%		
2034		2,853,518	5,670,510				19,925,329		351.4%	7,555,365	18,912,020	250.3%		
2035		2,590,218	5,147,281				20,304,262		394.5%	6,858,217	19,251,636	280.7%		
2036		2,336,142	4,642,382				20,470,693		441.0%	6,185,491	19,391,465	313.5%		
2037		2,093,059	4,159,326				20,444,721		491.5%	5,541,870	19,350,446	349.2%		
2038		1,863,500	3,703,146				20,224,449		546.1%	4,934,057	19,127,424	387.7%		
2039		1,648,504	3,275,907				19,807,009		604.6%	4,364,805	18,720,351	428.9%		
2040		1,447,971	2,877,409				19,182,982		666.7%	3,833,848	18,120,665	472.6%		
2041		1,263,642	2,511,110				18,356,453		731.0%	3,345,793	17,332,258	518.0%		
2042		1,095,609	2,177,195				17,397,007		799.1%	2,900,886	16,420,011	566.0%		
2043		944,584	1,877,078				16,355,021		871.3%	2,501,011	15,431,283	617.0%		
2044		809,552	1,608,742				15,253,755		948.2%	2,143,482	14,388,178	671.3%		
2045		689,850	1,370,871				14,116,520		1029.7%	1,826,543	13,312,657	728.8%		
2046		585,155	1,162,821				12,989,627		1117.1%	1,549,338	12,247,816	790.5%		
2047		493,862	981,403				11,909,615		1213.5%	1,307,617	11,227,412	858.6%		
2048		415,583	825,847				10,891,954		1318.9%	1,100,355	10,266,196	933.0%		
2049		348,637	692,812				9,943,645		1435.3%	923,100	9,371,042	1015.2%		
2050		291,813	579,892				9,071,760		1564.4%	772,645	8,548,196	1106.4%		
2051		243,995	484,866				8,287,919		1709.3%	646,034	7,808,428	1208.7%		
2052		203,879	405,148				7,590,496		1873.5%	539,818	7,150,209	1324.6%		
2053		170,333	338,487				6,961,955		2056.8%	450,998	6,556,986	1453.9%		
2054		142,337	282,852				6,379,207		2255.3%	376,871	6,007,066	1593.9%		
2055		119,024	236,525				5,826,040		2463.2%	315,145	5,485,058	1740.5%		
2056		99,615	197,954				5,307,931		2681.4%	263,754	4,996,127	1894.2%		
2057		83,427	165,787				4,827,817		2912.1%	220,894	4,542,829	2056.6%		
2058		69,895	138,896				4,380,657		3153.9%	185,065	4,120,487	2226.5%		
2059		58,554	116,358				3,958,643		3402.1%	155,035	3,721,845	2400.6%		
2060		49,027	97,426				3,557,599		3651.6%	129,811	3,342,735	2575.1%		
2061		41,005	81,485				3,178,892		3901.2%	108,570	2,984,649	2749.1%		
2062		34,232	68,027				2,824,389		4151.9%	90,639	2,649,712	2923.4%		
2063		28,502	56,639				2,491,887		4399.6%	75,465	2,335,850	3095.3%		
2064		23,648	46,993				2,178,461		4635.8%	62,613	2,040,361	3258.7%		
2065		19,537	38,823				1,890,389		4869.2%	51,728	1,769,264	3420.3%		
2066		16,056	31,907				1,631,272		5112.6%	42,513	1,525,812	3589.1%		
2067		13,115	26,062				1,399,500		5369.9%	34,725	1,308,448	3768.0%		
2068		10,633	21,130				1,190,688		5634.9%	28,154	1,113,040	3953.4%		
2069		8,548	16,986				997,143		5870.5%	22,632	932,299	4119.4%		
2070		6,808	13,529				823,152		6084.4%	18,026	770,074	4272.0%		
2071		5,367	10,666				675,226		6330.6%	14,211	632,201	4448.6%		
2072		4,185	8,316				559,186		6724.5%	11,080	524,397	4732.9%		
2073		3,223	6,405				466,307		7280.3%	8,534	438,305	5136.0%		
2074		2,452	4,873				388,816		7979.0%	6,493	366,520	5645.1%		
2075		1,843	3,663				324,571		8860.8%	4,881	307,071	6291.7%		
2076		1,369	2,721				269,915		9918.3%	3,626	256,377	7070.6%		
2077		1,006	1,999				224,861		11245.9%	2,664	214,544	8053.1%		
2078		732	1,454				188,637		12973.0%	1,937	180,887	9336.5%		
Without Interest														
Past	145,644,219	137,670,399	148,786,678	20,546,413	18,297,765	695,837	39,540,015	27.1%	26.6%	148,786,678	39,540,015	26.6%		
Future		93,492,480	184,572,438				540,721,404		293.0%	237,860,364	513,399,245	215.8%		
Lifetime		231,162,879	333,359,117				580,261,419		174.1%	386,647,043	552,939,260	143.0%		
With 4.3% Interest														
Past	202,851,712	194,239,102	206,207,391	26,042,725	19,914,086	717,437	46,674,247	23.0%	22.6%	206,207,391	46,674,247	22.6%		
Future		64,739,589	127,456,814				261,151,601		204.9%	162,115,813	248,976,685	153.6%		
Lifetime		258,978,691	33											

Exhibit 3b
Continental General Insurance Company
Nationwide Experience (Excluding Florida)
Premium Paying Policies Only
Policy Forms: 2LTCIP0001

Calendar Year	Without Proposed Rate Increase										With Proposed 46% Rate Increase		
	Premium		State RtLvl	By Incurral Year				Incurred Loss Ratio		State RtLvl	Premium	Incurred	Inc'd LR
	Actual	Original RtLvl		Pd Clms	Clim Res	IBNR	Inc Clms	Actual	State RtLvl		State RtLvl	Claims	State RtLvl
2003	56,368	56,368	56,368	0	0	0	0	0.0%	0.0%	56,368	56,368	0	0.0%
2004	810,548	810,548	810,548	0	0	0	0	0.0%	0.0%	810,548	810,548	0	0.0%
2005	3,931,656	3,931,656	3,931,656	150,511	0	0	150,511	3.8%	3.8%	3,931,656	3,931,656	150,511	3.8%
2006	8,061,813	8,061,813	8,061,813	304,035	0	0	304,035	3.8%	3.8%	8,061,813	8,061,813	304,035	3.8%
2007	9,243,235	9,243,235	9,243,235	200,715	0	0	200,715	2.2%	2.2%	9,243,235	9,243,235	200,715	2.2%
2008	9,021,212	9,021,212	9,021,212	232,676	0	0	232,676	2.6%	2.6%	9,021,212	9,021,212	232,676	2.6%
2009	8,797,345	8,797,345	8,797,345	563,676	0	0	563,676	6.4%	6.4%	8,797,345	8,797,345	563,676	6.4%
2010	8,541,800	8,541,800	8,541,800	1,436,146	86,924	0	1,523,070	17.8%	17.8%	8,541,800	8,541,800	1,523,070	17.8%
2011	8,111,756	8,111,756	8,111,756	1,793,250	62,374	0	1,855,624	22.9%	22.9%	8,111,756	8,111,756	1,855,624	22.9%
2012	7,898,042	7,898,042	7,898,042	1,558,696	128,666	0	1,687,361	21.4%	21.4%	7,898,042	7,898,042	1,687,361	21.4%
2013	7,700,974	7,700,974	7,700,974	2,265,571	650,747	0	2,916,318	37.9%	37.9%	7,700,974	7,700,974	2,916,318	37.9%
2014	7,535,959	7,433,186	7,433,186	1,880,631	649,849	0	2,530,480	33.6%	34.0%	7,433,186	7,433,186	2,530,480	34.0%
2015	8,104,414	7,442,241	8,106,242	2,623,477	1,336,127	0	3,959,604	48.9%	48.8%	8,106,242	8,106,242	3,959,604	48.8%
2016	8,155,621	7,304,284	8,680,726	2,291,633	1,089,403	0	3,381,036	41.5%	38.9%	8,680,726	8,680,726	3,381,036	38.9%
2017	8,780,390	7,223,736	9,631,762	2,244,736	2,895,930	31,320	5,171,987	58.9%	53.7%	9,631,762	9,631,762	5,171,987	53.7%
2018	9,107,347	7,037,526	10,158,730	1,750,506	4,280,425	197,230	6,228,161	68.4%	61.3%	10,158,730	10,158,730	6,228,161	61.3%
2019	7,196,361	4,873,583	7,892,392	171,292	5,942,837	455,334	6,569,463	91.3%	83.2%	7,892,392	7,892,392	6,569,463	83.2%
Jan-Sept													
Oct-Dec													
2019		1,649,382	2,671,047				1,376,810		51.5%		2,671,047	1,376,810	51.5%
2020		6,480,881	12,269,593				6,185,829		50.4%		12,269,593	6,185,829	50.4%
2021		6,288,599	12,496,703				7,009,774		56.1%		13,675,668	6,939,723	50.7%
2022		6,081,411	12,084,981				7,845,293		64.9%		15,979,864	7,567,293	47.4%
2023		5,853,283	11,631,645				8,729,588		75.1%		15,497,957	8,397,129	54.2%
2024		5,615,846	11,159,809				9,649,949		86.5%		14,869,285	9,266,347	62.3%
2025		5,366,428	10,664,165				10,590,677		99.3%		14,208,891	10,151,028	71.4%
2026		5,102,185	10,139,062				11,539,292		113.8%		13,509,246	11,039,165	81.7%
2027		4,825,963	9,590,154				12,494,869		130.3%		12,777,883	11,929,845	93.4%
2028		4,544,401	9,030,633				13,450,539		148.9%		12,032,379	12,816,556	106.5%
2029		4,261,102	8,467,662				14,381,397		169.8%		11,282,279	13,676,296	121.2%
2030		3,974,235	7,897,599				15,251,702		193.1%		10,522,729	14,476,050	137.6%
2031		3,686,086	7,324,991				16,021,599		218.7%		9,759,789	15,178,722	155.5%
2032		3,403,415	6,763,266				16,688,839		246.8%		9,011,349	15,782,614	175.1%
2033		3,125,713	6,211,416				17,235,107		277.5%		8,276,066	16,271,421	196.6%
2034		2,853,518	5,670,510				17,639,494		311.1%		7,555,365	16,626,185	220.1%
2035		2,590,218	5,147,281				17,874,756		347.3%		6,858,217	16,822,130	245.3%
2036		2,336,142	4,642,382				17,914,700		385.9%		6,185,491	16,835,473	272.2%
2037		2,093,059	4,159,326				17,782,797		427.5%		5,541,870	16,688,522	301.1%
2038		1,863,500	3,703,146				17,480,185		472.0%		4,934,057	16,383,160	332.0%
2039		1,648,504	3,275,907				17,004,499		519.1%		4,364,805	15,917,841	364.7%
2040		1,447,971	2,877,409				16,350,503		568.2%		3,833,848	15,288,186	398.8%
2041		1,263,642	2,511,110				15,526,263		618.3%		3,345,793	14,502,068	433.4%
2042		1,095,609	2,177,195				14,604,183		670.8%		2,900,886	13,627,187	469.8%
2043		944,584	1,877,078				13,625,358		725.9%		2,501,011	12,701,620	507.9%
2044		809,552	1,608,742				12,606,904		783.6%		2,143,482	11,741,326	547.8%
2045		689,850	1,370,871				11,569,984		844.0%		1,826,543	10,766,121	589.4%
2046		585,155	1,162,821				10,557,526		907.9%		1,549,338	9,815,714	633.5%
2047		493,862	981,403				9,605,094		978.7%		1,307,617	8,922,890	682.4%
2048		415,583	825,847				8,719,341		1055.8%		1,100,355	8,093,584	735.5%
2049		348,637	692,812				7,899,369		1140.2%		923,100	7,326,766	793.7%
2050		291,813	579,892				7,153,566		1233.6%		772,645	6,630,002	858.1%
2051		243,995	484,866				6,490,943		1338.7%		646,034	6,011,452	930.5%
2052		203,879	405,148				5,907,834		1458.2%		539,818	5,467,547	1012.9%
2053		170,333	338,487				5,388,791		1592.0%		450,998	4,983,822	1105.1%
2054		142,337	282,852				4,913,635		1737.2%		376,871	4,541,495	1205.1%
2055		119,024	236,525				4,470,167		1889.9%		315,145	4,129,186	1310.2%
2056		99,615	197,954				4,061,036		2051.5%		263,754	3,749,232	1421.5%
2057		83,427	165,787				3,689,462		2225.4%		220,894	3,404,473	1541.2%
2058		69,895	138,896				3,349,153		2411.3%		185,065	3,088,983	1669.1%
2059		58,554	116,358				3,032,310		2606.0%		155,035	2,795,511	1803.1%
2060		49,027	97,426				2,737,786		2810.1%		129,811	2,522,922	1943.5%
2061		41,005	81,485				2,463,567		3023.3%		108,570	2,269,323	2090.2%
2062		34,232	68,027				2,205,992		3242.8%		90,639	2,031,316	2241.1%
2063		28,502	56,639				1,962,756		3465.4%		75,465	1,806,718	2394.1%
2064		23,648	46,993				1,730,719		3683.0%		62,613	1,592,620	2543.6%
2065		19,537	38,823				1,512,918		3896.9%		51,728	1,391,793	2690.6%
2066		16,056	31,907				1,313,241		4115.9%		42,513	1,207,780	2841.0%
2067		13,115	26,062				1,130,697		4338.5%		34,725	1,039,646	2993.9%
2068		10,633	21,130				961,802		4551.7%		28,154	884,154	3140.4%
2069		8,548	16,986				801,413		4718.1%		22,632	736,570	3254.6%
2070		6,808	13,529				654,698		4839.2%		18,026	601,619	3337.5%
2071		5,367	10,666				529,775		4967.0%		14,211	486,750	3425.1%
2072		4,185	8,316				427,723		5143.6%		11,080	392,934	3546.4%
2073		3,223	6,405				343,800		5367.7%		8,534	315,798	3700.5%
2074		2,452	4,873				273,400		5610.5%		6,493	251,104	3867.5%
2075		1,843	3,663				214,335		5851.4%		4,881	196,835	4033.1%
2076		1,369	2,721				165,641		6086.7%		3,626	152,103	4194.8%
2077		1,006	1,999				126,108		6307.0%		2,664	115,791	4346.3%
2078		732	1,454				94,653		6509.5%		1,937	86,902	4485.5%
Without Interest													
Past	121,054,840	113,489,305	124,077,787	19,467,550	17,123,281	683,885	37,274,716	30.8%	30.0%	124,077,787	37,274,716	30.0%	
Future		93,492,480	184,572,438				463,320,142		251.0%		237,860,364	435,997,983	183.3%
Lifetime		206,981,785	308,650,225				500,594,859		162.2%		361,938,151	473,272,700	130.8%
With 4.3% Interest													
Past	166,243,773	158,094,764	169,471,134	24,701,393	18,628,263	704,900	44,034,556	26.5%	26.0%	169,471,134	44,034,556	26.0%	
Future		64,739,589	127,456,814				228,912,964		179.6%		162,115,813	216,738,049	133.7%
Lifetime		222,834,353	296,927,948				272,947,520		91.9%		331,586,947	260,772,604	78.6%

Exhibit 4a
Continental General Insurance Company
Pennsylvania Experience
All Policies Combined
Policy Forms: 2LTCIP0001

Calendar Year	Without Proposed Rate Increase										With Proposed 46% Rate Increase		
	Premium			By Incurred Year					Incurred Loss Ratio		Premium	Incurred	Incld LR
	Actual	Original Rtlvl	State Rtlvl	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	State Rtlvl		State Rtlvl	Claims	State Rtlvl
2003	26,796	26,796	26,796	0	0	0	0	0.0%	0.0%		26,796	0	0.0%
2004	65,631	65,631	65,631	0	0	0	0	0.0%	0.0%		65,631	0	0.0%
2005	454,793	454,793	454,793	0	0	0	0	0.0%	0.0%		454,793	0	0.0%
2006	1,184,503	1,184,503	1,184,503	0	0	0	0	0.0%	0.0%		1,184,503	0	0.0%
2007	1,519,990	1,519,990	1,519,990	0	0	0	0	0.0%	0.0%		1,519,990	0	0.0%
2008	1,446,738	1,446,738	1,446,738	0	0	0	0	0.0%	0.0%		1,446,738	0	0.0%
2009	1,417,825	1,417,825	1,417,825	10,357	0	0	10,357	0.7%	0.7%		1,417,825	10,357	0.7%
2010	1,377,120	1,377,120	1,377,120	7,133	0	0	7,133	0.5%	0.5%		1,377,120	7,133	0.5%
2011	1,352,736	1,352,736	1,352,736	358,558	0	0	358,558	26.5%	26.5%		1,352,736	358,558	26.5%
2012	1,325,981	1,325,981	1,325,981	265,977	0	0	265,977	20.1%	20.1%		1,325,981	265,977	20.1%
2013	1,294,507	1,294,507	1,294,507	69,947	0	0	69,947	5.4%	5.4%		1,294,507	69,947	5.4%
2014	1,268,222	1,268,222	1,268,222	32,336	0	0	32,336	2.5%	2.5%		1,268,222	32,336	2.5%
2015	1,294,187	1,188,177	1,294,187	138,770	0	0	138,770	10.7%	10.7%		1,294,187	138,770	10.7%
2016	1,261,122	1,061,155	1,261,122	267,750	49,477	0	317,228	25.2%	25.2%		1,261,122	317,228	25.2%
2017	1,334,885	1,001,152	1,334,885	400,046	585,107	4,762	989,915	74.2%	74.2%		1,334,885	989,915	74.2%
2018	1,347,819	933,711	1,347,819	271,071	581,868	29,189	882,128	65.4%	65.4%		1,347,819	882,128	65.4%
2019	1,086,048	670,639	1,086,048	11,179	936,742	68,717	1,016,638	93.6%	93.6%		1,086,048	1,016,638	93.6%
Jan-Sept													
Oct-Dec													
2019		227,365	368,200				175,276	47.6%	47.6%		368,200	175,276	47.6%
2020		895,744	1,695,821				784,045	46.2%	46.2%		1,695,821	784,045	46.2%
2021		873,194	1,735,211				902,812	52.0%	52.0%		1,898,915	891,763	47.0%
2022		848,720	1,686,576				1,031,417	61.2%	61.2%		2,230,145	986,886	44.3%
2023		819,796	1,629,099				1,173,395	72.0%	72.0%		2,170,605	1,119,434	51.6%
2024		790,312	1,570,507				1,327,660	84.5%	84.5%		2,092,538	1,264,709	60.4%
2025		759,466	1,509,211				1,490,545	98.8%	98.8%		2,010,866	1,417,830	70.5%
2026		725,300	1,441,316				1,660,968	115.2%	115.2%		1,920,404	1,577,701	82.2%
2027		689,440	1,370,055				1,840,389	134.3%	134.3%		1,825,456	1,745,753	95.6%
2028		652,792	1,297,229				2,025,026	156.1%	156.1%		1,728,423	1,918,411	111.0%
2029		615,349	1,222,822				2,209,579	180.7%	180.7%		1,629,283	2,090,702	128.3%
2030		576,964	1,146,542				2,385,445	208.1%	208.1%		1,527,648	2,254,603	147.6%
2031		538,014	1,069,142				2,546,385	238.2%	238.2%		1,424,521	2,404,226	168.8%
2032		498,773	991,162				2,690,672	271.5%	271.5%		1,320,620	2,538,050	192.2%
2033		459,511	913,140				2,812,350	308.0%	308.0%		1,216,664	2,650,494	217.8%
2034		420,534	835,686				2,904,911	347.6%	347.6%		1,113,464	2,735,598	245.7%
2035		382,177	759,463				2,960,517	389.8%	389.8%		1,011,905	2,785,970	275.3%
2036		344,521	684,632				2,977,554	434.9%	434.9%		912,201	2,800,230	307.0%
2037		308,247	612,549				2,956,411	482.6%	482.6%		816,157	2,778,794	340.5%
2038		273,123	542,751				2,900,139	534.3%	534.3%		723,159	2,724,557	376.8%
2039		240,271	477,467				2,808,177	588.1%	588.1%		636,175	2,637,121	414.5%
2040		210,035	417,381				2,677,448	641.5%	641.5%		556,117	2,513,567	452.0%
2041		182,018	361,705				2,516,687	695.8%	695.8%		481,935	2,362,143	490.1%
2042		156,501	310,999				2,336,419	751.3%	751.3%		414,374	2,192,562	529.1%
2043		133,455	265,202				2,149,728	810.6%	810.6%		353,354	2,017,102	570.8%
2044		113,320	225,189				1,959,079	870.0%	870.0%		300,041	1,838,017	612.6%
2045		95,457	189,692				1,768,398	932.2%	932.2%		252,745	1,658,986	656.4%
2046		80,122	159,219				1,589,910	998.6%	998.6%		212,143	1,491,455	703.0%
2047		66,789	132,722				1,428,023	1075.9%	1075.9%		176,839	1,339,436	757.4%
2048		55,741	110,768				1,284,427	1159.6%	1159.6%		147,587	1,204,597	816.2%
2049		46,451	92,307				1,157,013	1253.4%	1253.4%		122,990	1,084,848	882.1%
2050		38,691	76,886				1,046,433	1361.0%	1361.0%		102,443	980,852	957.5%
2051		32,233	64,054				951,071	1484.8%	1484.8%		85,345	891,099	1044.1%
2052		26,880	53,416				868,975	1626.8%	1626.8%		71,172	813,674	1143.3%
2053		22,449	44,611				800,057	1793.4%	1793.4%		59,440	748,620	1259.5%
2054		18,774	37,308				737,373	1976.5%	1976.5%		49,709	689,343	1386.8%
2055		15,721	31,240				679,914	2176.4%	2176.4%		41,624	635,073	1525.7%
2056		13,178	26,187				628,060	2398.4%	2398.4%		34,892	586,208	1680.1%
2057		11,056	21,970				580,570	2642.5%	2642.5%		29,273	541,426	1849.6%
2058		9,283	18,447				538,834	2921.0%	2921.0%		24,578	502,083	2042.8%
2059		7,792	15,485				499,166	3223.5%	3223.5%		20,632	464,748	2252.5%
2060		6,535	12,986				460,407	3545.5%	3545.5%		17,302	428,323	2475.6%
2061		5,471	10,872				422,337	3884.7%	3884.7%		14,486	392,575	2710.1%
2062		4,571	9,084				385,086	4239.2%	4239.2%		12,103	357,593	2954.5%
2063		3,812	7,575				350,301	4624.7%	4624.7%		10,092	324,985	3220.1%
2064		3,170	6,299				315,402	5007.0%	5007.0%		8,393	292,346	3483.2%
2065		2,625	5,216				280,732	5382.1%	5382.1%		6,950	259,955	3740.5%
2066		2,161	4,294				247,458	5763.4%	5763.4%		5,721	228,916	4001.5%
2067		1,767	3,511				217,234	6187.4%	6187.4%		4,678	200,765	4291.7%
2068		1,434	2,849				189,445	6649.9%	6649.9%		3,796	174,922	4608.3%
2069		1,153	2,291				161,810	7063.5%	7063.5%		3,052	149,280	4890.8%
2070		916	1,821				134,454	7382.6%	7382.6%		2,427	123,952	5108.0%
2071		719	1,429				109,638	7670.0%	7670.0%		1,905	101,011	5303.6%
2072		556	1,105				89,002	8051.1%	8051.1%		1,473	81,955	5564.1%
2073		423	840				71,619	8527.0%	8527.0%		1,119	65,922	5890.7%
2074		316	627				56,884	9066.6%	9066.6%		836	52,340	6261.2%
2075		232	460				44,553	9683.2%	9683.2%		613	40,981	6684.8%
2076		167	331				34,294	10364.8%	10364.8%		441	31,536	7153.5%
2077		117	233				25,905	11113.4%	11113.4%		311	23,816	7668.4%
2078		81	161				19,203	11941.4%	11941.4%		214	17,651	8238.3%
Without Interest													
Past	19,058,904	17,589,676	19,058,904	1,833,124	2,153,195	102,668	4,088,987	21.5%	21.5%		19,058,904	4,088,987	21.5%
Future		13,311,784	26,285,356				72,377,023	275.4%	275.4%		33,906,314	68,186,814	201.1%
Lifetime		30,901,460	45,344,260				76,466,010	168.6%	168.6%		52,965,218	72,275,801	136.5%
With 4.3% Interest													
Past	26,125,616	24,544,149	26,125,616	2,236,031	2,264,934	105,811	4,606,776	17.6%	17.6%		26,125,616	4,606,776	17.6%
Future		9,191,195	18,099,977				35,142,035	194.2%	194.2%		23,049,514	33,228,437	144.2%
Lifetime		33,735,344	44,225,593				39,748,812	89.9%	89.9%		49,175,131	37,835,213	76.9%

Exhibit 4b
Continental General Insurance Company
Pennsylvania Experience
Premium Paying Policies Only
Policy Forms: 2LTCIP0001

Calendar Year	Without Proposed Rate Increase										With Proposed 46% Rate Increase		
	Premium			By Incurral Year					Incurred Loss Ratio		Premium	Incurred	Incld LR
	Actual	Original Rtlvl	State Rtlvl	Pd Clms	Clm Res	IBNR	Inc Clms		Actual	State Rtlvl	State Rtlvl	Claims	State Rtlvl
2003	1,286	1,286	1,286	0	0	0	0	0	0.0%	0.0%	1,286	0	0.0%
2004	21,672	21,672	21,672	0	0	0	0	0	0.0%	0.0%	21,672	0	0.0%
2005	368,018	368,018	368,018	0	0	0	0	0	0.0%	0.0%	368,018	0	0.0%
2006	918,510	918,510	918,510	0	0	0	0	0	0.0%	0.0%	918,510	0	0.0%
2007	1,228,740	1,228,740	1,228,740	0	0	0	0	0	0.0%	0.0%	1,228,740	0	0.0%
2008	1,184,810	1,184,810	1,184,810	0	0	0	0	0	0.0%	0.0%	1,184,810	0	0.0%
2009	1,155,072	1,155,072	1,155,072	10,357	0	0	10,357	0	0.9%	0.9%	1,155,072	10,357	0.9%
2010	1,116,989	1,116,989	1,116,989	7,133	0	0	7,133	0	0.6%	0.6%	1,116,989	7,133	0.6%
2011	1,093,875	1,093,875	1,093,875	358,558	0	0	358,558	0	32.8%	32.8%	1,093,875	358,558	32.8%
2012	1,067,088	1,067,088	1,067,088	265,977	0	0	265,977	0	24.9%	24.9%	1,067,088	265,977	24.9%
2013	1,034,549	1,034,549	1,034,549	69,947	0	0	69,947	0	6.8%	6.8%	1,034,549	69,947	6.8%
2014	1,015,329	1,015,329	1,015,329	32,336	0	0	32,336	0	3.2%	3.2%	1,015,329	32,336	3.2%
2015	1,067,013	979,612	1,067,013	138,770	0	0	138,770	0	13.0%	13.0%	1,067,013	138,770	13.0%
2016	1,141,347	960,371	1,141,347	267,750	49,477	0	317,228	0	27.8%	27.8%	1,141,347	317,228	27.8%
2017	1,278,484	958,852	1,278,484	400,046	585,107	4,560	989,713	0	77.4%	77.4%	1,278,484	989,713	77.4%
2018	1,305,406	904,329	1,305,406	258,045	570,296	28,270	856,611	0	65.6%	65.6%	1,305,406	856,611	65.6%
2019	1,081,161	667,621	1,081,161	11,179	907,735	68,408	987,322	0	91.3%	91.3%	1,081,161	987,322	91.3%
2019	227,365		368,200				164,880		44.8%	44.8%	368,200	164,880	44.8%
2020	895,744		1,695,821				738,798		43.6%	43.6%	1,695,821	738,798	43.6%
2021	873,194		1,735,211				850,113		49.0%	49.0%	1,898,915	839,064	44.2%
2022	848,720		1,686,576				969,975		57.5%	57.5%	2,230,145	925,445	41.5%
2023	819,796		1,629,099				1,101,705		67.6%	67.6%	2,170,605	1,047,744	48.3%
2024	790,312		1,570,507				1,244,309		79.2%	79.2%	2,092,538	1,181,358	56.5%
2025	759,466		1,509,211				1,394,062		92.4%	92.4%	2,010,866	1,321,347	65.7%
2026	725,300		1,441,316				1,549,929		107.5%	107.5%	1,920,404	1,466,662	76.4%
2027	689,440		1,370,055				1,712,748		125.0%	125.0%	1,825,456	1,618,112	88.6%
2028	652,792		1,297,229				1,879,145		144.9%	144.9%	1,728,423	1,772,530	102.6%
2029	615,349		1,222,822				2,044,189		167.2%	167.2%	1,629,283	1,925,311	118.2%
2030	576,964		1,146,542				2,200,055		191.9%	191.9%	1,527,648	2,069,213	135.5%
2031	538,014		1,069,142				2,341,112		219.0%	219.0%	1,424,521	2,198,954	154.4%
2032	498,773		991,162				2,465,106		248.7%	248.7%	1,320,620	2,312,483	175.1%
2033	459,511		913,140				2,567,362		281.2%	281.2%	1,216,664	2,405,505	197.7%
2034	420,534		835,686				2,641,551		316.1%	316.1%	1,113,464	2,472,239	222.0%
2035	382,177		759,463				2,681,930		353.1%	353.1%	1,011,905	2,507,383	247.8%
2036	344,521		684,632				2,686,339		392.4%	392.4%	912,201	2,509,016	275.1%
2037	308,247		612,549				2,655,745		433.6%	433.6%	816,157	2,478,129	303.6%
2038	273,123		542,751				2,593,051		477.8%	477.8%	723,159	2,417,468	334.3%
2039	240,271		477,467				2,498,156		523.2%	523.2%	636,175	2,327,099	365.8%
2040	210,035		417,381				2,369,340		567.7%	567.7%	556,117	2,205,460	396.6%
2041	182,018		361,705				2,213,832		612.1%	612.1%	481,935	2,059,288	427.3%
2042	156,501		310,999				2,043,412		657.0%	657.0%	414,374	1,899,554	458.4%
2043	133,455		265,202				1,868,699		704.6%	704.6%	353,354	1,736,073	491.3%
2044	113,320		225,189				1,692,931		751.8%	751.8%	300,041	1,571,869	523.9%
2045	95,457		189,692				1,519,111		800.8%	800.8%	252,745	1,409,699	557.8%
2046	80,122		159,219				1,357,379		852.5%	852.5%	212,143	1,258,925	593.4%
2047	66,789		132,722				1,212,779		913.8%	913.8%	176,839	1,124,192	635.7%
2048	55,741		110,768				1,085,136		979.6%	979.6%	147,587	1,005,307	681.2%
2049	46,451		92,307				973,902		1055.1%	1055.1%	122,990	901,737	733.2%
2050	38,691		76,886				878,439		1142.5%	1142.5%	102,443	812,858	793.5%
2051	32,233		64,054				797,206		1244.6%	1244.6%	85,345	737,234	863.8%
2052	26,880		53,416				729,396		1365.5%	1365.5%	71,172	674,095	947.1%
2053	22,449		44,611				673,078		1508.8%	1508.8%	59,440	621,640	1045.8%
2054	18,774		37,308				623,703		1671.8%	1671.8%	49,709	575,673	1158.1%
2055	15,721		31,240				578,023		1850.3%	1850.3%	41,624	533,182	1281.0%
2056	13,178		26,187				535,771		2045.9%	2045.9%	34,892	493,919	1415.6%
2057	11,056		21,970				497,801		2265.8%	2265.8%	29,273	458,656	1566.8%
2058	9,283		18,447				464,412		2517.6%	2517.6%	24,578	427,662	1740.0%
2059	7,792		15,485				432,436		2792.6%	2792.6%	20,632	398,018	1929.1%
2060	6,535		12,986				400,977		3087.8%	3087.8%	17,302	368,893	2132.1%
2061	5,471		10,872				370,188		3405.0%	3405.0%	14,486	340,426	2350.1%
2062	4,571		9,084				340,477		3748.1%	3748.1%	12,103	312,984	2585.9%
2063	3,812		7,575				312,306		4123.1%	4123.1%	10,092	286,990	2843.6%
2064	3,170		6,299				283,485		4500.3%	4500.3%	8,393	260,428	3102.9%
2065	2,625		5,216				254,692		4882.9%	4882.9%	6,950	233,915	3365.8%
2066	2,161		4,294				226,714		5280.3%	5280.3%	5,721	208,171	3638.9%
2067	1,767		3,511				200,903		5722.2%	5722.2%	4,678	184,433	3942.6%
2068	1,434		2,849				176,808		6206.3%	6206.3%	3,796	162,284	4275.4%
2069	1,153		2,291				152,292		6648.0%	6648.0%	3,052	139,762	4579.0%
2070	916		1,821				127,468		6999.0%	6999.0%	2,427	116,965	4820.1%
2071	719		1,429				104,585		7316.5%	7316.5%	1,905	95,958	5038.3%
2072	556		1,105				85,338		7719.6%	7719.6%	1,473	78,290	5315.3%
2073	423		840				68,918		8205.5%	8205.5%	1,119	63,221	5649.4%
2074	316		627				54,923		8754.2%	8754.2%	836	50,380	6026.7%
2075	232		460				43,148		9377.8%	9377.8%	613	39,576	6455.6%
2076	167		331				33,297		10063.4%	10063.4%	441	30,539	6927.3%
2077	117		233				25,200		10811.2%	10811.2%	311	23,112	7441.6%
2078	81		161				18,709		11634.3%	11634.3%	214	17,157	8007.8%
Without Interest													
Past	16,079,350	14,676,723	16,079,350	1,820,098	2,112,616	101,239	4,033,953		25.1%	25.1%	16,079,350	4,033,953	25.1%
Future		13,311,784	26,285,356				64,807,476			246.6%		60,617,268	178.8%
Lifetime		27,988,507	42,364,706				68,841,429			162.5%		64,651,220	129.3%
With 4.3% Interest													
Past	21,779,778	20,273,478	21,779,778	2,222,301	2,223,268	104,308	4,549,877		20.9%	20.9%	21,779,778	4,549,877	20.9%
Future		9,191,195	18,099,977				31,819,674			175.8%		29,906,075	129.7%
Lifetime		29,464,672	39,879,755				36,369,550			91.2%		34,455,952	76.9%

Exhibit 5
Continental General Insurance Company
Nationwide Experience (Excluding Florida)
Premium Paying Policies Only
Projection on Original Rate Level
Policy Forms: 2LTCP0001

Calendar Year	Original Assumptions			Current Assumptions		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium*	Incurred Claims**	Loss Ratio
Oct - Dec 2019	1,633,222	1,799,500	110.2%	1,649,382	1,334,599	80.9%
2020	6,202,054	7,470,471	120.5%	6,480,881	5,854,032	90.3%
2021	5,652,189	7,914,876	140.0%	6,132,602	6,651,575	108.5%
2022	5,129,968	8,317,622	162.1%	5,566,054	7,558,690	135.8%
2023	4,636,290	8,702,910	187.7%	5,341,706	8,402,419	157.3%
2024	4,171,796	9,076,372	217.6%	5,125,021	9,271,980	180.9%
2025	3,737,013	9,376,812	250.9%	4,897,402	10,156,961	207.4%
2026	3,332,479	9,526,285	285.9%	4,656,254	11,045,347	237.2%
2027	2,958,489	9,530,467	322.1%	4,404,174	11,936,225	271.0%
2028	2,614,733	9,467,938	362.1%	4,147,220	12,823,081	309.2%
2029	2,300,367	9,386,559	408.0%	3,888,682	13,682,908	351.9%
2030	2,014,236	9,276,107	460.5%	3,626,886	14,482,690	399.3%
2031	1,755,031	9,094,770	518.2%	3,363,923	15,185,322	451.4%
2032	1,521,395	8,826,672	580.2%	3,105,957	15,789,112	508.3%
2033	1,311,940	8,514,293	649.0%	2,852,525	16,277,761	570.6%
2034	1,125,159	8,191,743	728.1%	2,604,120	16,632,313	638.7%
2035	959,486	7,844,222	817.5%	2,363,833	16,827,995	711.9%
2036	813,441	7,430,451	913.5%	2,131,963	16,841,027	789.9%
2037	685,624	6,941,287	1012.4%	1,910,125	16,693,729	874.0%
2038	574,609	6,427,061	1118.5%	1,700,630	16,387,993	963.6%
2039	478,855	5,928,765	1238.1%	1,504,424	15,922,282	1058.4%
2040	396,786	5,443,591	1371.9%	1,321,419	15,292,223	1157.3%
2041	326,944	4,951,200	1514.4%	1,153,200	14,505,696	1257.9%
2042	268,016	4,452,305	1661.2%	999,853	13,630,417	1363.2%
2043	218,672	3,991,238	1825.2%	862,028	12,704,470	1473.8%
2044	177,390	3,641,926	2053.1%	738,797	11,743,818	1589.6%
2045	142,711	3,454,042	2420.3%	629,557	10,768,282	1710.5%
2046	113,820	3,252,294	2857.4%	534,013	9,817,575	1838.5%
2047	90,346	2,819,452	3120.7%	450,699	8,924,486	1980.1%
2048	71,626	2,281,603	3185.4%	379,261	8,094,945	2134.4%
2049	56,756	1,823,045	3212.1%	318,166	7,327,924	2303.2%
2050	44,960	1,451,310	3228.0%	266,309	6,630,984	2490.0%
2051	35,616	1,149,739	3228.2%	222,670	6,012,283	2700.1%
2052	28,212	911,107	3229.5%	186,060	5,468,252	2939.0%
2053	22,311	727,511	3260.8%	155,446	4,984,420	3206.5%
2054	17,408	611,798	3514.4%	129,897	4,542,002	3496.6%
2055	12,935	581,612	4496.3%	108,622	4,129,614	3801.8%
2056	8,862	556,777	6282.5%	90,908	3,749,595	4124.6%
2057	5,717	441,308	7719.1%	76,136	3,404,780	4472.0%
2058	3,632	294,009	8095.5%	63,787	3,089,242	4843.1%
2059	2,289	189,737	8289.0%	53,436	2,795,728	5231.9%
2060	1,432	121,408	8479.9%	44,742	2,523,105	5639.2%
2061	895	75,952	8482.5%	37,421	2,269,475	6064.7%
2062	560	47,494	8482.5%	31,241	2,031,442	6502.6%
2063	349	29,578	8482.5%	26,011	1,806,822	6946.4%
2064	208	17,686	8482.5%	21,581	1,592,705	7380.2%
2065	104	8,851	8482.5%	17,829	1,391,862	7806.7%
2066	36	3,032	8482.5%	14,653	1,207,836	8243.0%
2067	9	723	8482.5%	11,969	1,039,690	8686.7%
2068	2	201	8482.5%	9,704	884,189	9111.7%
2069	0	38	8482.5%	7,801	736,597	9442.9%
2070	-	-	-	6,213	601,640	9683.5%
2071	-	-	-	4,898	486,766	9937.6%
2072	-	-	-	3,819	392,946	10289.6%
2073	-	-	-	2,941	315,807	10736.5%
2074	-	-	-	2,238	251,111	11221.0%
2075	-	-	-	1,682	196,841	11701.5%
2076	-	-	-	1,250	152,107	12170.8%
2077	-	-	-	918	115,794	12610.4%
2078	-	-	-	668	86,904	13014.1%

Loss Ratio Summaries as of 09/30/2019 (Discounted at 4.3%)					
Projected	42,750,107	129,862,569	303.8%	60,153,631	216,172,701
					359.4%

Prospective PV Rate Increase Calculation		
1. Δ PV(Future Incurred Claims)***		107,927,403
2. Δ PV(Future Earned Premium)		17,403,524
3. PV _{current} (Future Earned Premium)		60,153,631
4. Rate Increase %	$\frac{\Delta \text{PV(Future Incurred Claims)} - 58\% * \Delta \text{PV(Future Earned Premium)}}{85\% * \text{PV}_{\text{current}}(\text{Future Earned Premium})}$	191%
5. State- Specific cumulative percent rate increase to date		99%
6. State- Specific Adjusted Rate Increase		46%

*Includes Shock Lapse

**Includes Shock Lapse and Proposed RINC for Survivorship and WOP

***Current Assumptions Experience Contains MAE and Includes Shock Lapse and Proposed RINC for Survivorship and WOP

Exhibit 6
Continental General Insurance Company
Policy Form: 2LTCIP0001
Eligibility for Contingent Benefit Upon Lapse (CBUL)

PA State Specific

Lives Inforce	Issue Age								Total
	< 50	50 - 54	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 +	
Total Premium Paying	110	75	216	148	72	20	6	1	648
Rate-Stability	110	75	216	148	72	20	6	1	648
Eligible for CBUL	100	75	216	148	72	20	6	1	638

Exhibit 7
Continental General Insurance Company
Nationwide Experience (Excluding Florida)
Rate Increase History as of Filing Date
Policy Forms: 2LTCIP0001

States	1st Increase				2nd Increase				3rd Increase				4th Increase				Cumulative %
	Date Requested	Percent Requested	Date Approved	Percent Approved	Date Requested	Percent Requested	Date Approved	Percent Approved	Date Requested	Percent Requested	Date Approved	Percent Approved	Date Requested	Percent Requested	Date Approved	Percent Approved	
AK	10/3/2013	20.0%	10/30/2013	20.0%	2/17/2016	30.0%	6/30/2016	30.0%	7/2/2020	82.7%	PENDING						56.0%
AL	9/5/2013	20.0%	12/23/2013	20.0%	2/10/2016	30.0%	12/5/2016	30.0%	11/20/2017	48.1%	PENDING						56.0%
AR	11/14/2013	20.0%	1/22/2014	0.0%	2/10/2016	30.0%	8/8/2016	10.0%	12/10/2017	120.2%	1/18/2018	25.0%	5/15/2020	72.0%	6/25/2020	25.0%	71.9%
AZ	12/9/2013	20.0%	1/7/2014	0.0%	9/26/2018	143.3%	7/9/2019	45.0%									45.0%
CO	4/30/2019	122.0%	PENDING														0.0%
CT	11/14/2013	20.0%	12/18/2013	0.0%	8/19/2016	30.0%	9/28/2016	0.0%									0.0%
DC																	0.0%
DE	10/23/2013	20.0%	1/17/2014	20.0%	2/18/2016	30.0%	4/27/2016	10.0%									32.0%
FL	9/18/2014	100.3%	5/19/2015	18.1%	5/19/2016	83.1%	6/8/2017	63.3%									92.9%
GA	9/25/2013	20.0%	3/4/2014	12.0%	2/12/2016	30.0%	5/11/2016	12.0%	11/29/2017	87.0%	3/6/2018	16.0%	6/14/2019	77.0%	8/26/2019	12.0%	63.0%
HI	11/14/2013	20.0%	12/15/2017	20.3%	6/12/2020	116.0%	PENDING										20.3%
IA	11/21/2013	20.0%	5/13/2014	17.0%	6/27/2016	30.0%	10/11/2016	15.0%	1/30/2018	73.3%	5/8/2018	30.0%	4/8/2020	62.0%	PENDING		74.9%
ID	9/24/2013	20.0%	2/10/2014	20.0%	2/16/2016	30.0%	9/16/2016	30.0%	10/31/2019	65.0%	PENDING						56.0%
IL	9/24/2013	20.0%	5/7/2018	157.6%													157.6%
IN	7/2/2019	121.0%	3/10/2020	20.0%													20.0%
KS	10/22/2013	20.0%	11/26/2014	0.0%	5/27/2016	30.0%	9/16/2016	30.0%	11/27/2017	84.6%	7/19/2019	65.3%					114.9%
KY	3/3/2014	20.0%	5/29/2014	13.4%	7/12/2016	30.0%	10/10/2016	20.0%									36.1%
LA	9/16/2013	20.0%	10/8/2013	0.0%	2/12/2016	30.0%	11/2/2016	15.0%	11/20/2017	110.3%	3/11/2019	10.0%					26.5%
MA																	0.0%
MD	9/16/2013	20.0%	2/25/2014	15.0%	2/10/2016	15.0%	6/10/2016	15.0%									32.3%
ME (Pre)	4/22/2013	20.0%	7/18/2014	20.0%													20.0%
ME (Post)	4/22/2013	20.0%	10/28/2014	20.0%													20.0%
MI	9/11/2013	20.0%	11/22/2013	20.0%	2/10/2016	30.0%	2/19/2016	30.0%	11/20/2017	45.6%	1/11/2018	45.6%					127.1%
MN	10/23/2013	20.0%	2/20/2014	20.0%	2/23/2016	30.0%	9/15/2016	24.1%	5/6/2019	64.0%	2/13/2020	52.1%					126.6%
MO (Pre)	9/17/2013	20.0%	2/3/2014	20.0%													20.0%
MO (Post)	9/17/2013	20.0%	2/3/2014	20.0%	2/1/2018	92.5%	5/6/2020	114.0%									156.8%
MS	11/15/2013	20.0%	2/7/2014	20.0%	4/19/2016	25.0%	10/11/2016	25.0%	11/20/2017	25.0%	7/9/2019	11.9%					67.8%
MT	9/23/2013	20.0%	11/22/2013	20.0%	2/19/2016	30.0%	7/19/2016	13.0%									35.6%
NC	2/6/2014	20.0%	6/2/2014	20.0%	5/3/2016	30.0%	1/31/2017	20.0%	11/27/2017	64.9%	6/21/2018	31.3%	4/2/2020	54.6%	PENDING		89.0%
ND	9/16/2013	20.0%	10/21/2013	15.0%	2/12/2016	30.0%	3/14/2016	15.0%	11/20/2017	74.5%	1/19/2018	44.0%					90.4%
NE	11/5/2013	20.0%	2/24/2014	20.0%	2/12/2016	30.0%	5/16/2016	30.0%	11/30/2017	47.4%	9/17/2018	47.4%					129.9%
NH	11/14/2013	20.0%	3/17/2015	10.0%													10.0%
NJ (Pre)																	0.0%
NJ (Post)																	0.0%
NM	2/10/2014	20.0%	4/24/2014	0.0%	5/27/2016	30.0%	8/4/2016	6.0%	4/30/2019	136.0%	6/28/2019	15.0%					21.9%
NV	11/5/2013	20.0%	11/14/2014	20.0%	2/23/2016	30.0%	2/2/2017	30.0%	11/30/2017	50.3%	7/13/2018	51.9%					136.9%
OH	8/30/2013	20.0%	10/23/2013	20.0%	5/27/2016	30.0%	6/29/2016	15.0%	12/20/2017	15.0%	1/11/2018	15.0%	7/2/2019	15.0%	11/6/2019	15.0%	82.5%
OK	11/6/2013	20.0%	3/5/2014	20.0%	2/25/2016	30.0%	4/14/2016	10.0%	11/27/2017	74.9%	5/16/2018	10.0%	7/30/2019	77.0%	8/20/2019	32.3%	92.0%
OR	3/4/2014	20.0%	4/9/2015	20.0%	9/28/2018	95.5%	PENDING										20.0%
PA	5/22/2014	20.0%	9/11/2014	15.0%	3/8/2016	30.0%	6/20/2016	20.0%	11/27/2017	69.6%	5/24/2018	20.0%	6/14/2019	55.0%	9/3/2019	20.0%	98.7%
RI																	0.0%
SC	10/23/2013	20.0%	2/25/2014	20.0%	2/17/2016	30.0%	5/19/2016	20.0%	11/27/2017	59.4%	1/18/2018	20.0%	9/27/2019	49.0%	PENDING		72.8%
SD	11/21/2013	20.0%	11/25/2013	20.0%	4/19/2016	30.0%	5/31/2016	30.0%	12/8/2017	47.0%	12/15/2017	47.0%					129.3%
TN	10/3/2013	20.0%	2/4/2014	20.0%	4/19/2016	30.0%	11/7/2016	30.0%	4/30/2019	60.0%	7/1/2019	36.0%					112.1%
TX	4/24/2014	20.0%	4/25/2014	0.0%	12/22/2016	30.0%	4/3/2017	45.0%									45.0%
UT	11/27/2013	20.0%	1/20/2014	20.0%	10/3/2016	30.0%	2/9/2017	30.0%	9/24/2018	49.3%	2/26/2019	12.0%					74.7%
VA	6/2/2016	30.0%	6/29/2017	0.0%	2/28/2018	144.4%	1/8/2019	0.0%	5/16/2019	150.0%	PENDING						0.0%
VT	11/6/2013	20.0%	8/27/2014	0.0%													0.0%
WA	10/3/2013	20.0%	11/22/2013	20.0%	2/12/2016	30.0%	8/10/2016	30.0%	6/4/2020	76.0%	PENDING						56.0%
WI	11/19/2013	20.0%	12/11/2013	20.0%	2/25/2016	30.0%	4/4/2017	30.0%	4/15/2020	76.0%	5/21/2020	76.0%					174.6%
WV	11/6/2013	20.0%	1/6/2014	20.0%	2/24/2016	30.0%	5/27/2016	30.0%	8/1/2019	65.0%	5/8/2020	66.8%					160.2%
WY	11/27/2013	20.0%	12/26/2013	20.0%	3/9/2016	30.0%	4/27/2016	30.0%	11/20/2017	46.4%	12/21/2017	46.4%					128.4%

Exhibit 8
Nationwide Experience (excluding FL)
If-Knew at PA Requested Rate Levels
Premium Paying Policies Only
Policy Forms: 2LTCIP0001

Calendar Year	Original Premium	Earned Premium	Incurred Claims*	Incurred Loss Ratio
2003	56,368	112,014	-	0.0%
2004	810,548	1,610,721	-	0.0%
2005	3,931,656	7,812,986	150,511	1.9%
2006	8,061,813	16,020,435	304,035	1.9%
2007	9,243,235	18,368,156	200,715	1.1%
2008	9,021,212	17,926,952	232,676	1.3%
2009	8,797,345	17,482,085	563,676	3.2%
2010	8,541,800	16,974,264	1,523,070	9.0%
2011	8,111,756	16,119,682	1,855,624	11.5%
2012	7,898,042	15,694,989	1,687,361	10.8%
2013	7,700,974	15,303,375	2,916,318	19.1%
2014	7,433,186	14,771,228	2,530,480	17.1%
2015	7,442,241	14,789,222	3,959,604	26.8%
2016	7,304,284	14,515,073	3,381,036	23.3%
2017	7,223,736	14,355,009	5,171,987	36.0%
2018	7,037,526	13,984,973	6,228,161	44.5%
2019	4,873,583	9,684,784	6,569,463	67.8%
2019	1,649,382	3,277,652	1,542,059	47.0%
2020	6,480,881	12,878,807	6,842,822	53.1%
2021	6,288,599	12,496,703	7,710,752	61.7%
2022	6,081,411	12,084,981	8,629,822	71.4%
2023	5,853,283	11,631,645	9,602,547	82.6%
2024	5,615,846	11,159,809	10,614,944	95.1%
2025	5,366,428	10,664,165	11,649,745	109.2%
2026	5,102,185	10,139,062	12,693,221	125.2%
2027	4,825,963	9,590,154	13,744,356	143.3%
2028	4,544,401	9,030,633	14,795,593	163.8%
2029	4,261,102	8,467,662	15,819,537	186.8%
2030	3,974,235	7,897,599	16,776,872	212.4%
2031	3,686,086	7,324,991	17,623,759	240.6%
2032	3,403,415	6,763,266	18,357,723	271.4%
2033	3,125,713	6,211,416	18,958,618	305.2%
2034	2,853,518	5,670,510	19,403,444	342.2%
2035	2,590,218	5,147,281	19,662,231	382.0%
2036	2,336,142	4,642,382	19,706,170	424.5%
2037	2,093,059	4,159,326	19,561,077	470.3%
2038	1,863,500	3,703,146	19,228,203	519.2%
2039	1,648,504	3,275,907	18,704,949	571.0%
2040	1,447,971	2,877,409	17,985,553	625.1%
2041	1,263,642	2,511,110	17,078,890	680.1%
2042	1,095,609	2,177,195	16,064,601	737.9%
2043	944,584	1,877,078	14,987,894	798.5%
2044	809,552	1,608,742	13,867,594	862.0%
2045	689,850	1,370,871	12,726,982	928.4%
2046	585,155	1,162,821	11,613,278	998.7%
2047	493,862	981,403	10,565,603	1076.6%
2048	415,583	825,847	9,591,276	1161.4%
2049	348,637	692,812	8,689,305	1254.2%
2050	291,813	579,892	7,868,923	1357.0%
2051	243,995	484,866	7,140,037	1472.6%
2052	203,879	405,148	6,498,618	1604.0%
2053	170,333	338,487	5,927,670	1751.2%
2054	142,337	282,852	5,404,999	1910.9%
2055	119,024	236,525	4,917,184	2078.9%
2056	99,615	197,954	4,467,139	2256.6%
2057	83,427	165,787	4,058,408	2448.0%
2058	69,895	138,896	3,684,068	2652.4%
2059	58,554	116,358	3,335,540	2866.6%
2060	49,027	97,426	3,011,565	3091.1%
2061	41,005	81,485	2,709,923	3325.7%
2062	34,232	68,027	2,426,591	3567.1%
2063	28,502	56,639	2,159,031	3811.9%
2064	23,648	46,993	1,903,791	4051.3%
2065	19,537	38,823	1,664,210	4286.6%
2066	16,056	31,907	1,444,565	4527.4%
2067	13,115	26,062	1,243,767	4772.3%
2068	10,633	21,130	1,057,982	5006.9%
2069	8,548	16,986	881,555	5190.0%
2070	6,808	13,529	720,167	5323.2%
2071	5,367	10,666	582,752	5463.6%
2072	4,185	8,316	470,496	5658.0%
2073	3,223	6,405	378,180	5904.4%
2074	2,452	4,873	300,740	6171.6%
2075	1,843	3,663	235,769	6436.5%
2076	1,369	2,721	182,206	6695.3%
2077	1,006	1,999	138,719	6937.7%
2078	732	1,454	104,118	7160.4%

Discounted at 4.3%

Past	158,094,764	314,165,915	44,034,556	14.0%
Future	64,739,589	128,650,512	251,868,901	195.8%
Lifetime	222,834,353	442,816,427	295,903,457	66.8%

*Projected incurred claims include a 10% load for MAE